



FY24 Benefit Guide

Go to <https://www.wellesleyma.gov/215/Health-Other-Insurance> for all the information you need to make an informed choice!

1 Choose your health plan

Take the time to research which plan is best for you and your family. Compare overall costs, deductibles, how often you use services, co-pays and other additional benefits before making a decision. If you decide not to enroll in a health plan through the town, you may be eligible for the [Health Insurance Opt Out Option](#). Employees must have had a Town of Wellesley health insurance plan for two consecutive years prior to opting out.

2 Decide how much money to save

Depending on the health plan you choose, you will have one of two great money saving options available to you! These plans will help you save money pre-tax for upcoming medical expenses.

Flexible Spending Account: The Town offers Flexible Spending Accounts (FSA) for medical and/or dependent care expenses. The Town provides a matching contribution of up to \$150 for an individual and up to \$450 for a family each year. You can only enroll in a Medical FSA if you have a Benchmark plan. The Dependent Care FSA is open to all benefit eligible employees.

Health Savings Account: If you choose a High Deductible health plan you will be enrolled in a Health Savings Account (HSA). The Town will contribute \$1,000 for an individual and \$2,000 for a family each year and you can decide to make additional contributions. You can only enroll in an HSA if you have a High Deductible plan.

3 Pick your additional insurances and benefits

The Town offers dental, vision, accident, critical illness, hospital indemnity, long term disability insurance and life insurance options. Benefit eligible employees who enroll in a health insurance plan through the Town will have a choice between free Accident Insurance or free Hospital Indemnity Insurance. The Town also provides a contribution towards the cost of dental insurance.

4 Sign into the online benefit tool

Once you have reviewed your choices, you will need to enroll in the online benefit tool to make your selections. Remember to sign off on your enrollment to make it complete!

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Choose your health plan

Benchmark or High Deductible

When considering which plan is right for you and your family, compare how much each will cost per year. Some things to ask yourself are questions like; "How often will I have a co-pay?", "How many times do I see a specialist or use prescriptions in a month?", or "Do I have any upcoming medical procedures?"

Although the plan designs are changing, the services, network coverage, hospitals, doctors, providers and other benefits associated with the plans are not!
You will be able to choose from two plan options:

1. **Benchmark:** this is a low deductible plan with a deductible of \$300 for an individual and \$900 for a family that continues to have co-pays.

Benchmark Health Insurance Monthly Employee Rates				
	Blue Cross Blue Shield	Blue Cross Blue Shield *Limited Network	Harvard Pilgrim	Tufts
Individual	\$214.94	\$200.20	\$487.60	\$516.00
Family	\$578.60	\$538.56	\$1,270.80	\$1,350.80

*The Blue Cross Blue Shield Limited Network plan is NEW for FY24. Please check to make sure your doctors are covered on this plan before signing up for this option.

2. **High Deductible:** this is a high deductible plan with a deductible of \$2,000 for an individual and \$4,000 for a family with no initial co-pays.

High Deductible Health Plan Insurance Monthly Employee Rates				
	Blue Cross Blue Shield	Blue Cross Blue Shield *Limited Network	Harvard Pilgrim	Tufts
Individual	\$181.06	\$168.74	\$377.60	\$399.60
Family	\$487.96	\$454.96	\$985.20	\$1,046.00

*The Blue Cross Blue Shield Limited Network plan is NEW for FY24. Please check to make sure your doctors are covered on this plan before signing up for this option.

For more information, plan design comparisons, statement of benefits, network coverage, and additional benefits, please visit the benefits website:

<https://www.wellesley.ma.gov/215/Health-Other-Insurance>

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Decide how to save money

Take advantage of these tax saving options

If you choose a **Benchmark** health insurance plan, you can only enroll in the following:

Medical Flexible Spending Account

- The Town will match all contributions up to \$150 for an individual, and \$450 for a family
- In addition to the Town's matching contribution, you can still put in up to \$3,050 of your own money depending on your medical needs
- The FSA plan year is July 1st through June 30th
- The amount you choose to put into an FSA will be 100% available to you as soon as our enrollment is complete with our third party administrator
- Estimate your expenses carefully, you will lose any money that you can't roll over

Health Reimbursement Account

- This provides each eligible employee participating in the Benchmark Health Insurance plans the opportunity to be reimbursed up to \$200 for an individual plan and up to \$600 for a family plan for eligible medical expenses.
- The terms of the HRA are available on the [benefits website](#)

If you choose a **High Deductible** health insurance plan, you can only enroll in the following:

Health Savings Account (HSA)

- You can only enroll in a **Health Savings Account (HSA)** option if you choose a High Deductible plan through the Town of Wellesley
- The Town will contribute \$1,000 for an individual and \$2,000 for a family towards your HSA per year
- You can still put in your own money into the HSA on a pre-tax basis in addition to the Town's contribution up to the IRS maximum
- The Town's contribution towards your HSA will be distributed twice during the benefit year. 75% of the Town's contribution will be paid in October with the remaining 25% payable in March.
- **You are not eligible to participate in an HSA if you are on Medicare.** Employees on Medicare must email benefits@wellesleyma.gov to inform the Town of their Medicare status if they choose to enroll in a High Deductible Plan through the Town of Wellesley.

Dependent Care Flexible Spending Account

- You can have a [Dependent Care FSA](#) no matter which health insurance plan you choose, or if you have health insurance through another source.
- You can contribute up to \$5,000
- The FSA plan year is July 1st through June 30th
- Estimate your expenses carefully, you will lose any money that you can't roll over

3 Pick your additional insurance

New options to better protect you and your family

Accident, Hospital Indemnity and Critical Illness Insurance

- These benefits all pay cash benefits directly to the subscriber in the event of an accident, critical illness or hospital stay. Feel better with the added additional financial resources to help with medical costs or ongoing living expenses.
- These plans are administered by The Hartford
- Benefit eligible employees who select a Town of Wellesley health insurance plan, have a choice of either free Accident Insurance or free Hospital Indemnity Insurance.
- If a Town of Wellesley health insurance subscriber chooses to waive both accident and hospital and/or dental insurance, the employee may be eligible for an [opt out payment](#).

Dental Insurance

- Dental Insurance is provided by Altus Dental. Below are the available options for coverage:

Plan		Total Yearly Premium	Monthly Premium
Low Option	Individual	\$304.44	Free
	Family	\$780.48	\$37.96*
Plan		Total Yearly Premium	Monthly Premium
High Option	Individual	\$710.52	\$32.13*
	Family	\$1,632.00	\$108.92*

*This includes a Town contribution of \$325 per year toward the cost of the dental plan.

Life Insurance

- Only new hires or newly benefit eligible employees can sign up for Life insurance (within 30 days of eligibility date). You cannot **enroll** in life insurance during open enrollment.
- Basic Life Insurance is a benefit of \$10,000
- Supplemental Life Insurance is available in increments of \$10,000 to up to 5 times your annual base pay with a maximum coverage amount of \$500,000. Up to \$250,000 will be guaranteed issue (GI) which means that any coverage amount requested up to \$250,000 will be automatically approved, no questions asked! Amounts over \$250,000 are subject to an evidence of insurability (EOI) review by the Hartford.
- If you are **currently** enrolled in the supplemental life insurance, you may **change** the amount of your election at open enrollment. Any increase in coverage will be subject to an evidence of insurability (EOI) review by the Hartford.

Long Term Disability

- Benefit eligible employees are automatically enrolled in the Long-Term Disability plan at the Core Option (40% of your earnings, max \$1250/month). You have the option to enroll in plans that pay up to 60% of your earnings: Buy-Up Option 1 (up to \$2,500/month), or if eligible, Buy-Up Option 2 (up to \$6,000/month).
- Benefits begin after 90 calendar days of disability and are administered by The Hartford.

4 How to enroll

Using the online enrollment tool

The Town uses an all-electronic, paperless system for open enrollment. To enroll, please visit www.thehartford.com/benefits/enroll and enter your personalized login information. Instructions on how to create your username and personal identification number (PIN) are below.

USERNAME: First letter of your first name and the first letter of your last name followed the last four digits of your social security number (SSN).

Example: John Smith's SSN is 987-65-4321. His username is js4321.

PIN: First letter of your first name and the first letter of your last name followed by your date of birth (MMDDYYYY).

Example: John Smith's DOB is February 25, 1963. His PIN is js02251963.

Your PIN is case sensitive and requires the use of lowercase letters.

Human Resources is available by appointment to assist eligible employees as needed with their benefits enrollment. If you need assistance signing up for your benefits, please email benefits@wellesleyma.gov or call (781) 431-1019, ext. 2244 to set up an appointment.

If you are enrolling for the first time, adding a spouse or dependent, or changing health insurance providers, you will need to:

- Upload a proof of relationship document for each member you are adding to your insurance such as a marriage or birth certificate from a city or town, adoption or guardianship papers from the courts, etc.
- Provide a social security number and a birth date for each new member you wish to add to your insurance



Benefits enrollments will not be approved without the requisite supporting documentation for dependents. You will be notified via email if supporting documentation for your dependents is missing. If there is no response to the email or the supporting documentation is not received per the specifications of the email correspondence, your dependents will not be added to your coverage.

FAQ

Frequently Asked Questions

Find answers to your questions here

Q. Are my doctors covered?

A. To find a participating provider, please visit the specific find a doctor tool for the plan you are planning to enroll in. Links for these search engines can be found in the [Health Insurance Plan Options](#) section of the Health and Other Insurance webpage on the Town of Wellesley website.

Q. I'm taking a Benchmark plan but I don't want an FSA. Can I just have the money?

A. No. The Town's funds are only available through a matching program.

Q. When is the deadline for enrolling?

You must complete your enrollment during the first 30 calendar days after your hire date or your benefit eligibility date. Day 1 of your 30 calendar days is your hire date or newly benefit eligible date. You may also enroll in benefits (*with the exception of life insurance*) during open enrollment. The deadline to enroll for open enrollment is April 28, 2023.

Q. I don't want life insurance now. Can I sign up for it at open enrollment?

A. No. Life insurance is only available during the first 30 days from your start date or the date you first become eligible for benefits.

Q. What happens if I don't log into the enrollment tool?

A. As a new hire, if you do not log into the enrollment tool, the only benefit you will be enrolled in is the CORE Long Term Disability plan. If you do not log in during open enrollment, all of your benefits will roll into the next benefit year *with the exception* of HSA and FSA, which will end on 6/30/2023.

Q. I don't want any of the Hartford's benefits. Why am I logging into The Hartford?

A. The website address for benefit enrollment is www.thehartford.com/benefits/enroll. The home screen does feature the Hartford logo but the site is enrollment site for all the benefits that the Town of Wellesley offers and must be used to enroll in any of our benefits.

Q. If I have a health insurance plan but don't want Accident Insurance and Hospital Indemnity Insurance and/or a dental plan, do I need to do anything to get the opt out payment?

A. Yes! If you meet the criteria for the accident and hospital and/or dental opt out program as described above, you will need to complete an opt out form within 30 days of your benefit eligibility date if your benefit eligible date occurs after open enrollment or as part of the open enrollment process. Opt out forms can be found within the enrollment tool or online [HERE](#). Opt out payments will be made no later than July 1st. Newly hired employees and other subscribers subject to a qualifying event prior to March 1st who do not take such elections described in this article shall be eligible for the full amount of the opt out payment.