

Important Benefits Information for FY25

Open Enrollment May 1st – May 24th, 2024

To: All Benefit Eligible Employees

From: Carla Fede, HR Director

It's open enrollment time again! We will continue to offer medical coverage through Blue Cross Blue Shield of Massachusetts (BCBS) and Harvard Pilgrim Health Care (HPHC) and dental coverage through Altus Dental.

If you are currently enrolled in a medical and/or dental plan and do not want to make any changes, you *do not* need to take any action. If you wish to change any part of your coverage, you must do so during the Open Enrollment period. The effective date of any changes made during open enrollment will be effective July 1, 2024. During open enrollment, you may:

- Enroll yourself and/or a spouse/dependents in medical and/or dental coverage
- Change medical coverage, choosing between BCBS and HPHC

Remember, election changes are not allowed during the plan year outside of open enrollment unless you have a qualified change in status (e.g. birth or adoption of a child, marriage, divorce, death, etc.).

The following rates will take effect July 1, 2024 (FY25) with deductions taken from June paychecks:

***Bi-Weekly rates based on 26 paychecks**

(20 pay period employees have higher rates to cover summer months)

Insurance Plan	Membership Type	Total Monthly Premium	Town's Monthly Contribution 76%	Employee's Bi-Weekly* Contribution 24%	Employee's 20 PP employee 24%
HPHC HMO	Individual	\$ 944.30	\$717.67	\$104.60	\$135.98
	Family	\$2,537.84	\$1928.76	\$281.11	\$365.45
BCBS HMO	Individual	\$ 952.38	\$723.81	\$105.49	\$137.14
	Family	\$2559.51	\$1945.33	\$283.51	\$368.57
Blue Care PPO	Individual	\$1,310.14	\$995.71	\$145.12	\$188.66
	Family	\$3,521.01	\$2,675.97	\$390.02	\$507.03
Altus Dental	Individual	\$ 55.20	N/A	\$ 25.48	\$33.12
	Family	\$ 171.11	N/A	\$ 78.98	\$102.67

Information and applications may be obtained on the Town's Human Resources webpage found under "Human Resources" tab -> Open Enrollment FY25 at www.townofmilton.org.

Please return all enrollment forms to Carla Fede, Town Hall, Select Board office.

cfede@townofmilton.org