TOWN of NORTH READING



Massachusetts

Human Resources

Alyson Olsen Benefits Coordinator

To: All North Reading Employees/Non Medicare Retirees

From: Alyson Olsen, Benefits Coordinator

Date: May 2019

Re: Group Benefit Plans – July 1, 2019 – Open Enrollment Announcement

As you are aware, the Town of North Reading provides and contributes to the Health Insurance program for eligible employees and retirees. The following rates for the Medical and Dental insurance benefits will be effective July 1, 2019.

Welcome to **OPEN ENROLLMENT**. If you want to make a new election for medical and dental, add dependents or make changes to the Health and/or Dental plan elections, please contact HR.

FY 2020 Benefits						Eľ	MPLOYEE/									
		TOTAL MONTHLY COST		TOWN'S MONTHLY COST		RETIREE MONTHLY COST		TOTAL WEEKLY COST		TOWN'S WEEKLY COST		Employee WEEKLY COST			COBRA	
															COST	
Active, Early Retiree and				70%		30%				70%		30%				
Retirees not Medicar	e A & B eligible															
BC/BS HMO	IND.	\$	850.66	\$	595.46	\$	255.20	\$	196.31	\$	137.41	\$	58.89		\$ 867.67	
	FAM.	\$	2,208.37	\$	1,545.86	\$	662.51	\$	509.62	\$	356.74	\$	152.89		\$ 2,252.54	
				50%			50%			50%			50%			
BC/BS PPO	IND.	\$	1,059.35	\$	529.675	\$	529.675	\$	244.465	\$	122.230	\$	122.230		\$ 1,080.54	
	FAM.	\$	2,845.98	\$	1,422.99	\$	1,422.99	\$	656.76	\$	328.38	\$	328.38		\$ 2,902.90	
BlueCross/BlueShield	I															
Medex	IND.					\$	186.89	Ja	nuary Ren	newal						
(65+ Medicare A and																
B)																
											_					
TUFTS HMO	IND.				\$	167.25	January Renewal									
(65+ Medicare A and B)																
													100%			
DENTAL	IND.	\$	52.14									\$	12.03		\$ 53.18	
	FAM.	\$	109.10									\$	25.18		\$ 111.28	

Benefits Fair, May 16th located in the Town Hall Gymnasium, 1:30-4:00.

Rates Effective 7/1/19
Reflect in payroll dated 6/07/19