

2020 Employee Benefits Open Enrollment

May 14^h - May 29th



Table of Contents

Open Enrollment Details	2
Medical Plan	5
Dental Plan	14
Vision Plan	16
Group Life Insurance	18
Additional Benefits	20
Benefit Terminology	23



[Open Enrollment Details](#)

Objectives & Agenda

Welcome to Open Enrollment!

This is your opportunity to revisit your benefit choices for the upcoming plan year. During open enrollment you may: change plans, add or drop coverage for yourself, or add or drop coverage for your dependents. We are pleased to continue offering a comprehensive and competitive benefits package that will meet both the present and future needs of our employees and their families.

- After the open enrollment period ends, you will be unable to make changes to your elections unless you experience a qualifying life event. Some common qualifying events include:
 - Change in legal marital status
 - Gain dependent—birth, adoption, placement for adoption, stepchildren, etc.
 - Loss of dependent—dies or reaches age 26 unless disabled as defined under the eligibility section
 - Change in employee's, spouse's or dependent's employment status
 - Gain / lose entitlement to Medicare or Medicaid
 - Judgment, decree or Qualified Medical Child Support order for health coverage of an eligible child

The type of IRS-approved qualifying event determines the changes that are permissible.

- Changes that are allowed at any time:
 - Record a legal name change
 - Update your address
 - Apply to enroll in or increase supplemental life insurance. This requires an Evidence of Insurability form
 - Apply to enroll in disability insurance. This requires an Evidence of Insurability form
 - Reduce your optional life insurance coverage
 - Update your life insurance beneficiary
-

Renewal Highlights

What Is New for FY21

Important Health Insurance Changes Effective 7/1/2020

- The Town's health care plan will now include a Health Reimbursement Arrangement (HRA)
- The Fallon Health insurance plan will include a deductible amount which will be partially reimbursed through the new town-sponsored HRA plan
- The HRA Plan will be managed by TASC to ensure member privacy according to HIPAA guidelines
 - TASC is the same plan administrator for the Town's current Flexible Spending Accounts (FSA)
- Members who enroll in the Fallon health plan will automatically be enrolled in the Town's HRA plan, so no additional work is required for plan subscribers
- The HRA schedule will mirror the current out-of-pocket deductible levels
- Select Care subscribers will be reimbursed up to \$1250 single and \$2500
- Direct Care subscribers will be reimbursed the full deductible amounts

What Is Not Changing?

- The dental plan with Altus Dental is not changing
- Life Insurance through Boston Mutual is not changing
- The Flexible Spending Account offered through TASC will also remain the same (however new FSA enrollment forms are required annually)
- Voluntary programs offered through Colonial Supplemental will continue to be offered



Medical Plan

Medical Plan Overview

As a Town of West Boylston employee, you have access to comprehensive medical coverage to protect you and your family from catastrophic medical costs. Below is a summary of the information on the medical plans offered. Take the time to understand

Refer to the applicable payroll deduction schedules on this website to determine your cost-share of the premium cost.

West Boylston - Fallon Health Renewal Effective 7.1.20			
<u>Current Plan Benefits</u>	<u>Fallon Select Care</u>	<u>Fallon Direct</u>	<u>Fallon PPO - (MASS residents)</u>
Physician Office Visit / Well Care	Covered In Full	Covered In Full	Covered In Full
PCP Office Visit & Urgent Care	\$25 Copay per visit	\$25 Copay per visit	\$25 Copay per visit
Deductible	\$1,500/ \$3,000	\$1,500/ \$3,000	\$1,500 / \$3,000 In Network \$3,000 / \$6,000 Out-of-Network
HRA	\$1,250 / \$2,500	\$1,500 / \$3,000	\$1,250 / \$2,500
Out-of-Pocket Maximum	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000 In-Network \$7,900 / \$15,800 Out-of-Network
Coinsurance	None - DME Only	None - DME Only	20% Out-of-Network Only and DME In-Network
Emergency Room	\$150 Copayment (Waived if admitted)	\$150 Copayment (Waived if admitted)	\$150 Copayment (Waived if admitted)
IN-PT Hospital Admission	Covered In Full after Deductible	Covered In Full after Deductible	Covered In Full
OUT-PT Surgical Day Care Ambulatory Surgical Facility	Covered In Full after Deductible	Covered In Full after Deductible	Covered In Full
Lab & X-rays	Covered In Full after Deductible	Covered In Full after Deductible	Covered In Full
CAT Scans, MRI, PET Scans	Covered In Full after Deductible	Covered In Full after Deductible	Covered In Full
RX - 30 Day Retail or 90 Day Mail Order Delivery	\$15 / \$25 / \$40 \$15 / \$25 / \$40	\$15 / \$25 / \$40 \$15 / \$25 / \$40	\$15 / \$25 / \$40 \$15 / \$25 / \$40

Health Reimbursement Arrangement – Effective 7.1.20 – 6.30.21

HRA Mechanics

- Flexibility with HRA Plan Administration enables employers to offer creative solutions to employees in order to mitigate the financial burden of rising healthcare costs
- HRAs are 100% Employer Funded
- HRAs are tax-advantaged plans that allow employers to fund an account for employees intended for health care plan expense reimbursement, based on S105 and S213 of Internal Revenue Code
- HRA services dovetail with the health plan benefits
- Subscribers on the Fallon Health Plan will automatically be enrolled in the HRA program

HRA Costs

- The Town will absorb all administrative costs associated with HRA plan implementation and ongoing service

HRA Plan Design Example

- Select Care: Current Member Deductible is \$250 Single and \$500 Family
 - The Town of West Boylston HRA covers \$1250 Single and \$2500 Family
- Direct Care: Currently Does Not have a Deductible in place
 - The Town of West Boylston HRA covers \$1500 Single and \$3000 Family

Plan	SC Ind	SC Fam	DC Ind	DC Fam
Current Ded (no change to other benefits)	\$250	\$500	\$0	\$0
New Ded	\$1500	\$3000	\$1500	\$3000
Town HRA	\$1250	\$2500	\$1500	\$3000
Final member Ded	\$250	\$500	\$0	\$0

It Fits! fitness reimbursement program

Fallon Health's It Fits! is a fitness reimbursement program which gives you money back for your gym memberships, Pilates and yoga classes, Weight Watchers® programs, school and town sports programs, ski passes, road race fees and a variety of other healthy activities.

What is eligible for reimbursement?

- Gym and health club memberships
- Cardiovascular home fitness equipment**
- School sports athletic user fees
- Town sports programs
- Ski lift tickets and season passes
- Road race fees
- Sports camps
- Yoga, pilates, and aerobics classes (when taught by a certified instructor)
- [Weight Watchers monthly passes \(meetings\)](#)†
- [Weight Watchers Online](#)†
- Registration costs for Jenny Craig®
- Membership fees for TOPS®: Take Off Pounds Sensibly

If you have any questions about eligibility for reimbursement call Fallon Customer Service at 1-800-868-5200

† Register for [Weight Watchers via the designated website](#) for Fallon members.

Shop, compare and earn incentives with Fallon SmartShopper

The Fallon SmartShopper tool, powered by Vitals, provides **real-time health care cost comparisons and incentive rewards** for Fallon Health members! Now you can shop for the right health care providers for you based on cost and location AND **save money on your health care choices**.

How do I save money?



Just search for your procedure or service in the Fallon SmartShopper tool and you'll get a list of cost-efficient options where you can go to receive care and qualify for an incentive reward.

Please see cost listing of Top Services and Procedures on following page.

My Healthy Health Plan

My Healthy Health Plan is a web-based program with tools to help you meet your health and wellness goals. It includes a health assessment that you can complete to get an overall picture of your health. It also features an online library with articles, quizzes, how-to guides and recipes

Once you finish the assessment, you'll get an individualized report with your overall score, areas in which you're doing well and areas in which you need improvement. If you're already in great health, terrific! If you could use a little help to get healthier, you'll have access to health coaching and an online wellness library that includes articles, quizzes, self-assessments, how-to guides and healthy recipes

Oh, and you get \$100 just for taking the health assessment! No other requirements are necessary.

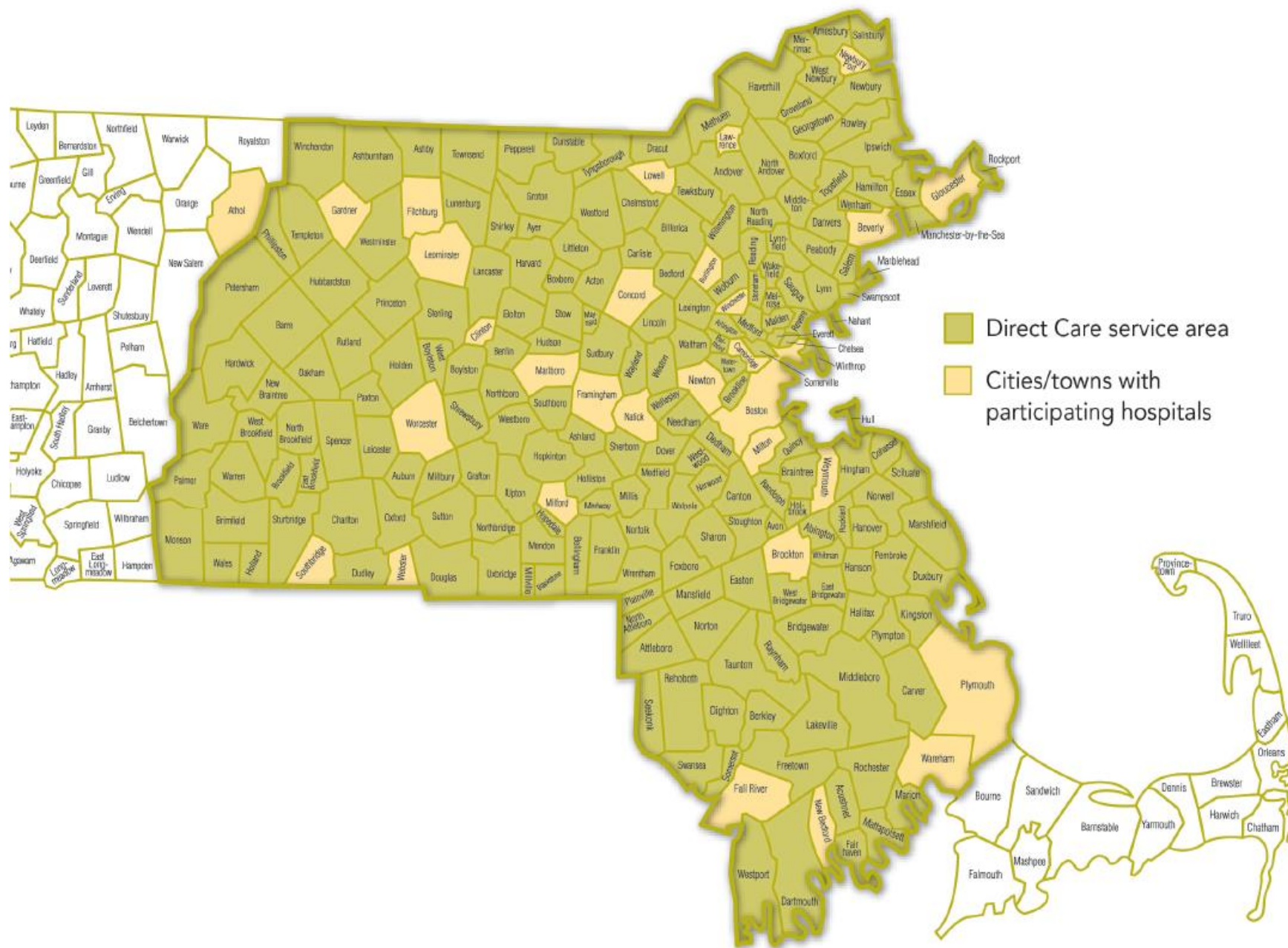


Why Migrate to the Fallon Direct Care Plan?

Why migrate to the Fallon Direct Care Plan?

- Lower Annual Deductible than Select Care
- Lower Tier 2 Pharmacy Copayment than Select Care
- Lower payroll deduction resulting in annual cost savings
- There are 58 subscribers in Select Care using Direct Care PCPs (does not capture Specialist info).
- **Peace of Mind Program™***
When someone in your family is sick, you never feel more vulnerable. Our Peace of Mind Program™ allows Direct Care members to get a second opinion and, if they choose, receive care from a specialist at these renowned Boston medical centers:
 - [Beth Israel Deaconess Hospital](#)
 - [Brigham and Women's Hospital](#)
 - [Children's Hospital](#)
 - [Dana-Farber Cancer Institute](#)
 - [Massachusetts General Hospital](#)
- **Provider Network Look Up Tool:** <https://www.fchp.org/findphysician/search.aspx> to determine if the providers you utilize are contracted in the Direct Care Network

Fallon Direct Care Service Area



Fallon Direct Care Participating Providers



Direct Care participating hospitals

Addison Gilbert Hospital, Gloucester
Anna Jaques Hospital, Newburyport
Athol Memorial Hospital, Athol
Beth Israel Deaconess Hospital, Milton
Beth Israel Deaconess Hospital, Plymouth
Beverly Hospital, Beverly
Brigham and Women's Faulkner Hospital, Boston
Charlton Memorial Hospital, Fall River
Clinton Hospital, Clinton
Emerson Hospital, Concord
Harrington HealthCare at Hubbard, Webster
Harrington Memorial Hospital, Southbridge
HealthAlliance Hospital, Fitchburg
HealthAlliance Hospital, Leominster
Heywood Hospital, Gardner
Lahey Hospital & Medical Center, Burlington
Lawrence General Hospital, Lawrence
Lowell General Hospital, Main Campus, Lowell
Lowell General Hospital, Saints Campus, Lowell
Marlborough Hospital, Marlborough
Massachusetts Eye & Ear Infirmary, Boston
MetroWest Medical Center, Framingham
MetroWest Medical Center, Natick
Milford Regional Medical Center, Milford
Mount Auburn Hospital, Cambridge
New England Baptist Hospital, Boston
Newton-Wellesley Hospital, Newton
Saint Luke's Hospital, New Bedford
Saint Vincent Hospital, Worcester
Signature Healthcare Brockton Hospital, Brockton
South Shore Hospital, Weymouth
Tobey Hospital, Wareham
Tufts Medical Center, Boston
Winchester Hospital, Winchester

Direct Care medical groups

Acton Medical Associates
Allied Pediatrics of Greater Brockton, Inc.*
Brockton Area Primary Care, LLC*
Cape Ann Medical Center, LLC
Cape Ann Pediatrics
Central Massachusetts Independent Physician Association, LLC
Charles River Medical Associates
Greater Lawrence Family Health Center
Harrington PHO
Healthcare South, P.C.*
HealthFirst Family Care Center, Inc. (Fall River)
Highland Healthcare Associates IPA
Jordan Physician Associates
Lahey Clinic Physicians
Lawrence General IPA
Lowell General PHO
Lower Merrimack Valley PHO
Mass Bay Medical Associates, LLC*
Merrimack Valley IPA*
MetroWest Accountable Healthcare Organization, LLC*
Milton Primary Care, LLC*
Mount Auburn Cambridge IPA
Newton-Wellesley Physician Hospital Organization, Inc.
Northeast PHO
Pediatric Associates Inc. of Brockton*
Pentucket Medical
Plymouth Bay Primary Care, LLC*
Primary Care Medical Associates, LLC*
Reliant Medical Group
Saint Vincent Medical Group
Signature Healthcare Bridgewater Goddard Park Medical Associates
Signature Healthcare Brockton Hospital and affiliated providers
South Shore Medical Center
South Shore PHO
Southboro Medical Group
Southcoast Physicians Network
Tufts Medical Center Physicians Organization & Community*
Woburn Pediatric Associates, LLC*



Dental Plan

Dental Plan Overview

As a Town of West Boylston employee, you have access to voluntary dental benefits through Altus Dental. Below is a brief description of benefits. Rates will not increase in FY21. Your out-of-pocket expenses will be less when using a contracted Altus Dental provider. This is a voluntary plan which is entirely paid for by the employee.

Town of West Boylston - FY2021 Altus Dental Renewal				
Plan Benefits	Altus Dental - Single Plan Offering Current		Altus Dental - Single Plan Offering Renewal	
Calendar Year Deductible (Individual / Family)	\$50 / \$150 <i>(Waived for Preventive Services)</i>		\$50 / \$150 <i>(Waived for Preventive Services)</i>	
Calendar Year Maximum (Per Covered Family Member)	\$2,000 <i>(Excludes Charges for most Preventive Services)</i>		\$2,000 <i>(Excludes Charges for most Preventive Services)</i>	
Out-of-Network Reimbursement	90th Percentile of UCR*		90th Percentile of UCR*	
Diagnostic Services - Preventive	100% In/Out of Network		100% In/Out of Network	
Minor Restorative Services: Oral Surgery, Periodontics, Endodontics & Prosthetic Maintenance, Emergency Dental Repair	80% In/Out of Network		80% In/Out of Network	
Major Restorative: Prosthodontics, Crowns, Bridges	50% In/Out of Network		50% In/Out of Network	
Orthodontia	50% to \$1,000 LT Maximum		50% to \$1,000 LT Maximum	
Monthly Rates	Individual	\$54.61	Individual	\$54.61
	2-Person	\$109.22	2-Person	\$109.22
	Family	\$157.37	Family	\$157.37
Renewal Increase	0.00%			



Vision Plan

Vision Plan Overview

As a benefit-eligible employee, you have access to comprehensive vision coverage. Evaluate your vision needs to better understand what choices to make for you and your family. Your out-of-pocket costs will be less when using a VSP-networked provider. This is a voluntary plan which is entirely paid for by the employee.

Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
WellVision Exam	<ul style="list-style-type: none">Focuses on your eyes and overall wellness	\$10	Every 12 months
Prescription Glasses		\$25	See frame and lenses
Frame	<ul style="list-style-type: none">\$130 allowance for a wide selection of frames\$150 allowance for featured frame brands20% savings on the amount over your allowance\$70 Costco® frame allowance	Included in Prescription Glasses	Every 12 months
Lenses	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesPolycarbonate lenses for dependent children	Included in Prescription Glasses	Every 12 months
Lens Enhancements	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage savings of 20-25% on other lens enhancements	\$55 \$95 - \$105 \$150 - \$175	Every 12 months
Contacts (instead of glasses)	<ul style="list-style-type: none">\$130 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation)	Up to \$60	Every 12 months
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none">Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.		
	Retinal Screening <ul style="list-style-type: none">No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
	Laser Vision Correction <ul style="list-style-type: none">Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
Your Coverage with Out-of-Network Providers			
Get the most out of your benefits and greater savings with a VSP network doctor. Your coverage with out-of-network providers will be less or you'll receive a lower level of benefits. Visit vsp.com for plan details.			
Exam	up to \$45	Lined Bifocal Lenses	up to \$50
Frame	up to \$70	Lined Trifocal Lenses	up to \$65
Single Vision Lenses	up to \$30	Progressive Lenses	up to \$50
		Contacts	up to \$105



.....
**FAMILY MATTERS.
NO MATTER WHAT.***
.....

Group Life Insurance

Life Plan Overview

As a Town of West Boylston employee, you have access to comprehensive life insurance coverage. We are pleased to offer life insurance at 50% shared premium cost to you. We also provide our employees with the ability to buy additional coverage. Basic and Voluntary Life may be subject to Evidence of Insurability for late entrants.

Basic Life/AD&D Insurance - Employees* / Retirees

(The Town and the Employee/Retiree split the cost of this insurance 50%/50%)

Active Employees

\$10,000 Life AND AD&D

Retirees

\$5,000 Life AND AD&D

PLEASE SEE BENEFITS SUMMARY FOR BOSTON MUTUAL VOLUNTARY LIFE PLAN FOR RATE INFORMATION:

Employees can purchase Life Insurance in \$10,000 units from \$10,000 to \$300,000 to a Maximum of \$300,000.

Employees can also purchase Life Insurance for their **Spouses** in units of \$5,000 to a Maximum of \$50,000, **NOT exceed 50% of the Employee's coverage.**

Employees can also purchase Life insurance for their **Dependent Children** (to age 19; 25 for FT Students) in the amount of \$5,000 (\$500 for ages 14 days to one year).

Guarantee Issue (*no Health Questions to answer*) is available to **New Employees** as follows:

Enrollment **REQUIRES** Medical Evidence of Insurability if enrolling after the Initial New Hire Enrollment (This applies to Basic as well as Voluntary)

<u>Age</u>	<u>Employee</u>	<u>Spouse</u>
Under Age 60	\$100,000	\$25,000
Ages 60-69	\$50,000	\$10,000
Age 70 +	\$10,000	N/A



Additional Benefits

**These programs are
offered to all benefit eligible
Town of West Boylston
employees.**

**Please call to apply, get
rates, ask questions, or
schedule an appointment.**

1-800-833-3429 x 86

scott.curtis@coloniallife.com

Short Term Disability Insurance- Helps you pay everyday living expenses and out-of-pocket expenses not covered by major medical plans. Provides a monthly benefit to replace your income if you are unable to work due to a covered disability. **Maternity benefits included! No Health questions for new hires during their first year of employment!** Call for rates, applications, and questions.

Accident Insurance-**EVERYONE QUALIFIES*** Helps offset unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury. 24 hour protection for on and off job injuries. Under \$5/week.

Cancer and Critical Illness Insurance- Pays \$5,000-\$75,000 (you select the amount) in the event of a Heart Attack, Stroke, Cancer, Major organ failure, End stage renal failure (dialysis), Coma, Blindness or Paralysis. Benefits for subsequent diagnosis too. Call for rates.

Medical Bridge Insurance-Helps offset unexpected medical expenses, such as deductibles and co-payments, that can result from a hospital admission and confinement. Pays \$500 when admitted to the hospital and \$200 or \$100 per day thereafter for up to 75 days. Maternity benefits too! Rates average \$3-\$6 per week.

Life Insurance-**Currently No Health Questions!** You own these plans, and they travel with you at locked in rates/benefits if you leave employment. Whole life plans provide lifetime coverage with rates that never increase, and predictable cash value. Spouse and child coverage available. Great for peace of mind, final expense, mortgage protection, etc. Call for a free evaluation.



Get help determining:

- *How your assets are allocated*
- *Your savings rate*
- *The amount or percentage of your pre-retirement income you may need to replace*
- *Your planned retirement age*
- *Your retirement readiness*

**Plan for a more secure and comfortable retirement with the
Massachusetts Deferred Compensation SMART Plan —
Take advantage of a personalized review
at no additional cost to you.**

Benefit Terminology

Commonly Used Terms

Co-insurance	Your share of the costs of a covered health care service, calculated as a percent (for example, 20 percent) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20 percent would be \$20. The health insurance or plan pays the rest of the allowed amount.
Copayment	A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.
Deductible	The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.
Explanation of Benefits (EOB)	<p>A statement sent by your health insurance company explaining what medical treatments and / or services were paid for on your behalf. An EOB typically describes:</p> <ul style="list-style-type: none">• the payee, the payer and the patient• the service performed, the date of the service, the description and / or insurer's code for the service, the name of the person or place that provided the service, and the name of the patient• the doctor's fee, what the insurer allows, and the amount initially claimed by the doctor or hospital, minus any reductions applied by the insurer• the amount the patient is responsible for• adjustment reasons, adjustment codes
Flexible spending accounts (FSAs)	A benefit plan that lets workers put pre-tax dollars in special accounts to help pay medical costs, child care and other health services. Unused funds do not carry over, so it's important to plan carefully. The IRS determines what expenses are covered. You can check what expenses are covered by visiting the IRS website.
Guarantee issue	The amount which a policy is offered to an applicant without regard to health status.
Health savings accounts (HSAs)	A bank account that lets people put money aside, tax-free, to save and pay for health care expenses. The Internal Revenue Service (IRS) limits who can open and put money into an HSA. May only be coupled with a High Deductible Health Plan.
High-deductible health plan	A type of health plan defined by the IRS that lets people save money tax-free in health savings accounts.
In-network	The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services. Plan members usually pay less when using an in-network provider because the cost to the health plan is lower.
Open enrollment	The time when you can re-enroll in the health plan you are already in or choose to enroll in another health plan. You can usually do this without waiting periods or proof of insurance.

Commonly Used Terms cont'd

Out-of-pocket	Out-of-pocket refers to the amount of money you are required to pay for health care services. Some plans have out-of-pocket maximums, after which the plan pays 100 percent of a member's health care costs. Deductibles and copayments are examples of out-of-pocket costs.
Primary care physician	The main doctor who takes care of you.
Qualifying event	A qualifying event is when health plan members have a major change in their life, such as a marriage, divorce, adoption or birth of a child. Such events make them eligible to change their insurance coverage outside of the normal enrollment period.