



# Town of Northborough

## Finance Department

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To: **All Eligible Town Employees**  
From: Lisa M Troast, Treasurer/Collector  
Date: April 25, 2022  
Re: **Open Enrollment – FY2023, Effective July 1, 2022**

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Open enrollment will be held from **May 1, 2022 through May 25, 2022**. The open enrollment period is your opportunity to make changes or enroll in any of the Town's health or dental insurance plans and/or elect to participate in a flexible spending account (FSA).

Due to Fallon Health leaving the employer group market effective 7/1/22, the Towns of Northborough and Southborough, as well as the Northborough-Southborough RSD issued a request for proposal for health insurance. After careful analysis, the Towns and School District selected Harvard Pilgrim Health Care for active and pre-65 retirees with no benefit changes and an average rate increase of less than 3% across all plans. Due to the size of the group, we expect this to have a positive impact on future rate stability. On February 15, the Insurance Advisory Committee voted unanimously to support the transition from Fallon to Harvard Pilgrim.

In addition, the Delta Dental plan received a zero percent rate increase for FY2023.

This transition from Fallon to Harvard Pilgrim Health Care should go very smoothly with a few things to keep in mind:

- **No changes = No action needed** - The old Fallon health insurance plans align so closely to the Harvard Pilgrim plans, that you do not have to fill out an enrollment form if you wish to make no changes. If no changes are being made you will automatically transition to the following plans:
  - Fallon Direct automatically transitions to **Harvard Pilgrim Focus**
  - Fallon Select automatically transitions to **Harvard Pilgrim HMO**
  - Fallon PPO automatically transitions to **Harvard Pilgrim PPO**
- **Changes to plans or dependents** - **\*enrollment form needed\*** If you need to make any changes to your plan (such as adding or removing dependents) or wish to change plans, you will need to fill out a new enrollment form.
- **FSA = \*enrollment form needed\*** - If you participate in the pre-tax FSA plan, and wish to continue it, you must complete a new FSA form for the new plan year. Every year we need a form regardless of whether you are already enrolled. New enrollees must submit a form, as well.
- **Questions?** If you have specific, personal questions about the health plans offered by Harvard Pilgrim, you can utilize the **SmartStart Phone Line** for assistance – see flyer included.

- **Opt-Out Program** - The Town continues to offer the “Opt-Out” program. Employees who have alternative coverage available to them, such as through a spouse, may want to investigate whether this might be a good option for them. Employees who have had continuous coverage for 24 months under the Town’s plan, would be eligible for a stipend once alternative coverage becomes available. You would be paid \$1,500.00 per year for individual coverage or \$3,750.00 per year for family coverage, and this would take effect upon the date of transition between plans. Only new enrollments require a form.
- **Dental** - If you wish to continue your current dental insurance then no action is necessary, your enrollment will continue in the new plan year. Only new enrollments require a form.

## **Harvard Pilgrim Presentation and On-Site Health Fair**

**Date:** Tuesday, May 10, 2022

**Time:** 2:00 PM

**Location:** Town Hall, Selectmen’s Room (Top Floor)

**Description:** Presentation of Health Insurance Plans by Harvard Pilgrim followed by on-site time with both Harvard Pilgrim and Delta Dental vendors.

**\*\*CHANCE TO WIN A RAFFLE PRIZE\*\***

Attached is the co-pay summary information, along with a chart which shows the rates for the various Harvard Pilgrim Health insurance plans effective July 1, 2022.

Additionally, to view the policy regarding retiree health insurance eligibility, retiree rate chart, HIPPA Notice of Privacy Practices, the Notice of Available Coverage as required by the Women’s Health and Cancer Rights Act, Medicare D- Important Information about your Health Insurance Notice, Children’s Health Insurance Program (CHIP) Notice, an FSA Enrollment Form and Eligible/Ineligible Notice along with Summary of Benefits and Coverage for each medical plan offered, please visit the Town’s website:

1. Go to: [www.town.northborough.ma.us](http://www.town.northborough.ma.us)
2. Under **Departments** select *Treasurer/Collector*
3. Click on: FY2023 Open Enrollment Information

If you wish to change your current Cafeteria Plan election, you may contact Kristi Dagle in the Treasurer’s Office [kdagle@town.northborough.ma.us](mailto:kdagle@town.northborough.ma.us) or 508-393-5047 to obtain an election agreement form.

All health/dental insurance and/or FSA enrollment forms can be found online and must be completed and returned to the Treasurer’s Office (Town Hall) **no later than 4:00 PM on Wednesday, May 25, 2022.**

If you need additional information, please contact Kristi Dagle in the Treasurer’s Office – Town Hall at (508) 393-5047, [kdagle@town.northborough.ma.us](mailto:kdagle@town.northborough.ma.us).