

2022 ANNUAL OPEN ENROLLMENT

Health, Dental, American Fidelity & AFLAC

Monday May 9 2022 through Friday May 20, 2022

Each year employees may enroll in or make changes to their medical and dental insurance coverage during our "Open Enrollment" period. This year's open enrollment is May 9th to May 20th with coverage or changes becoming effective on July 1st, 2022.

New premium rates for all plans are effective with the June 9th, 2022 payroll.

Our Medical Premium rates will be increasing by 12.0% this year. We were able to keep the rates from increasing to 20% if we had not been partially self-insured. This significant rate increase is due to increased health claims from COVID & elective medical procedures put off due to the pandemic. The Health Plan Trustee Board will be meeting in December to review claims and that they are staying steady and not increasing. If the trend of claims is moving upward the board may elect for another rate increase in January 2023.

This year's open enrollment will be online or by appointment only. If you need to make a change or would like to come on to our health and dental please complete the online enrollment form and send to one of the following email addresses:

isapelli@agawam.ma.us, or kchase@agawam.ma.us

Enrollment forms for BC/BS Health & Dental, Benefit comparisons of medical plans as well as provider information is available on our website At <https://www.agawam.ma.us/Personnel>

Should you have any questions regarding this information, please email or contact the personnel office at 413-726-9732 or 413-726-9733

See reverse side for the rate sheets for Health and Dental Insurance.

Reminder – (HMO) Network Blue New England still reimburses for the following services:

Inpatient – General Hospital \$1,000 (750.00 is reimbursable)

Emergency Room Visit - \$150.00 (\$100.00 is reimbursable)

Out Patient Surgery - \$500.00 (\$350.00 is reimbursable) excludes MRI's & Ct's

Please note this is (HMO)Network Blue New England ONLY

NEW – Pillar RX Program and how to Enroll

This new prescription program identifies members who are taking an eligible medication based on our Claims. The members WILL NOT have to do anything, as a rep from PillarRX will contact you if you are eligible for this Cost-Share assistance program. This is optional to join, however members who don't enroll will have a higher out of pocket co-insurance. If you do not enroll in the program your cost will be 30% higher than if you enrolled.

For questions about Aflac please contact Monique Simon at 413-695-3456 or online at <https://www.aflacrollment.com/TownofAgawam/AG9821256301>

For questions about American Fidelity and FSA renewals contact as follows:

Town Employees- Jennifer Kinley 405-212-24985 & School Employee–Matt Salisbury 877-518-2337

*****As a reminder FSA needs to be renewed annually*****

Sincerely,
Personnel Department