

# INSURANCE UPDATE FOR THE TOWN OF AGAWAM RETIREES

**\*\*\* ON-LINE OPEN ENROLLMENT \*\*\***

**Health & Dental Insurance Rates Effective January 1, 2023**

COVERAGE	MONTHLY RATE	EMPLOYER % CONTRIBUTION	RETIREE \$ CONTRIBUTION
<b>MASTER HEALTH PLUS</b>			
Single	\$1,821.48	50%	\$910.74
Family	\$4,553.75	50%	\$2,276.88
<b>BLUE CARE ELECT PREFERRED (PPO)</b>			
Single	\$1,637.59	55%	\$736.92
Family	\$4,094.08	55%	\$1,842.34
<b>NETWORK BLUE NEW ENGLAND (HMO)</b>			
Single	\$798.47	70%	\$239.54
Family	\$1,996.02	70%	\$598.81
<b>ACCESS BLUE NEW ENGLAND SAVER</b>			
Single	\$411.17	70%	\$123.35
Family	\$1,263.65	70%	\$379.10
<b>DENTAL BLUE</b>			
Single	\$37.51	50%	\$18.76
Family	\$90.72	50%	\$45.36
<b>MEDEX ***</b>	<b>\$359.92</b>	<b>50%</b>	<b>\$179.96</b>
<b>MEDICARE HMO ***</b>	<b>\$398.48</b>	<b>50%</b>	<b>\$199.24</b>
<b>MANAGED BLUE FOR SENIORS ***</b>	<b>\$395.95</b>	<b>50%</b>	<b>\$197.98</b>

\*\*\* NOTE: All Medicare plans rates change effective every January 1st.

TOWN OF AGAWAM RETIREES AND SURVIVORS CAN RE-ENROLL OR CHANGE INSURANCE PLANS  
DURING OUR ANNUAL OPEN ENROLLMENT PERIOD

**OPEN ENROLLMENT WILL BE 11/09/22-11/23/22**

Changes are effective on January 1, 2023. The Town pays for our insurance one month in advance, premiums will be deducted from Decembers pension checks.

***If you need to make a change or would like to enroll in our health and/or dental plans, contact the Personnel Office at 413-786-0400 ext. 8732 or 8733 to have an enrollment form sent to you. You can also come into the office for changes.***



See the back for more information

# INSURANCE UPDATE

## TOWN OF AGAWAM

### **Reminder - Take advantage of the CVS CareMark Program:**

Two co-payments for a 90 day supply. Brochures available in the Personnel Office.

### **Medicare RX copays -**

**\$10/\$20/\$35 for retail (\$20/\$40/\$70 for mail)**

Medicare HMO **ONLY** Changes: No coinsurance or payment to access online Learn to Live Program; Special Supplemental Benefits for the Chronically Ill **not covered**; Mail-Order Prescriptions changing from Express Scripts to CVS CareMark Mail Service (877-817-0493)

*Retirees and Surviving Spouses who are eligible but **not** currently enrolled in one of the Town's medical or dental insurance plans may elect to enroll annually but only during open enrollment. Retirees and Surviving Spouses who are currently enrolled in one of the Town's plans and want to make changes on their plan, must complete an enrollment form. However, if you are not making any changes in your coverage, it's not necessary to complete any paperwork.*

We are happy to announce that Medex increased by only 4.21%, Medicare HMO Blue 0% & Managed Blue 1.48%

TURNING 65? Contact us you will need to chose Medicare Part A & B and switch to one of our Senior plans as your supplemental medical insurance. Remember, which ever you choose we need a copy of your MEDICARE CARD INDICATING ELIGIBILITY FOR PART A ONLY or BOTH PART A & PART B. If you are not eligible for Medicare, we will need a letter of non-eligibility from Social Security. For more info call 1-800-MEDICARE, (1-800-633-4227).

The Personnel Office at the Town Hall is open from 8:30 am to 4:30 pm Monday through Friday. Should you have any questions regarding this information, please give us a call at 786-0400 ext 8732 or 8733.

Personnel Department

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## \*\*\* ON-LINE OPEN ENROLLMENT \*\*\*

### Health & Dental Insurance Rates Effective January 1, 2022

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<b>MASTER HEALTH PLUS</b>			
Single	\$1,821.48	50%	\$910.74
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<b>BLUE CARE ELECT PREFERRED (PPO)</b>			
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<b>ACCESS BLUE NEW ENGLAND SAVER</b>			
Single	\$411.17	70%	\$123.35
Family	\$1,263.65	70%	\$379.10
<b>DENTAL BLUE</b>			
Single	\$37.51	50%	\$18.76
Family	\$90.72	50%	\$45.36
<b>MEDEX***</b>	<b>\$345.39</b>	<b>50%</b>	<b>\$172.70</b>
<b>MEDICARE HMO ***</b>	<b>\$398.48</b>	<b>50%</b>	<b>\$199.24</b>
<b>MANAGED BLUE FOR SENIORS***</b>	<b>\$390.18</b>	<b>50%</b>	<b>\$195.09</b>

\*\*\* NOTE: All Medicare plans rates change effective every January 1st.

TOWN OF AGAWAM RETIREES AND SURVIVORS CAN RE-ENROLL OR CHANGE  
INSURANCE PLANS DURING OUR ANNUAL OPEN ENROLLMENT PERIOD

#### **OPEN ENROLLMENT WILL BE 11/08/21-11/19/21**

Changes are effective on January 1, 2022. The Town pays for our insurance one month in advance, premiums will be deducted from Decembers pension checks

***If you need to make a change or would like to enroll in our health and/or dental plans, contact the Personnel Office at 413-786-0400 ext 8732 or 8733 to have an enrollment form sent to you. You can also come into the office for changes.***

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# INSURANCE UPDATE

## TOWN OF AGAWAM



### **Reminder - Take advantage of BCBS Caremark Program-**

Two co-payments for a 90 day supply. Brochures available in the Personnel Office

### **Medicare Rx copays -**

**\$10/\$25/\$45 (\$20/\$50/\$90 mail)**

*Retirees and Surviving Spouses who are eligible but **not** currently enrolled in one of the Town's medical or dental insurance plans may elect to enroll annually but only during open enrollment. Retirees and Surviving Spouses who are currently enrolled in one of the Town's plans and want to make changes on their plan, **must complete an enrollment form**. However, if you are **not making any changes** in your coverage, **it's not necessary to complete any paperwork**.*

**Health and Wellness changes expanded-** This has expanded to "Virtual Fitness" this will include virtual/online fitness memberships, subscription, programs, or classes that provide cardio & strength training. It does not include equipment or bike

We are happy to announce that Medex increased by only 1.1%, Medicare HMO Blue 0% & *Managed Blue 2.4%*

TURNING 65? Contact us you will need to chose Medicare Part A & B and switch to one of our Senior plans as your supplemental medical insurance. Remember, which ever you choose we need a copy of your MEDICARE CARD INDICATING ELIGIBILITY FOR PART A ONLY or BOTH PART A & PART B. If you are not eligible for Medicare, we will need a letter of non-eligibility from Social Security. For more info call 1-800-MEDICARE, (1-800-633-4227).

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Personnel Department





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<b>MASTER HEALTH PLUS</b>			
Single	\$1,626.32	50%	\$813.16
Family	\$4,065.84	50%	\$2,032.92
<b>BLUE CARE ELECT PREFERRED (PPO)</b>			
Single	\$1,462.13	55%	\$657.96
Family	\$3,655.43	55%	\$1,644.94
<b>NETWORK BLUE NEW ENGLAND (HMO)</b>			
Single	\$712.92	70%	\$213.88
Family	\$1,782.16	70%	\$534.65
<b>ACCESS BLUE NEW ENGLAND SAVER</b>			
Single	\$367.12	70%	\$110.14
Family	\$1,128.26	70%	\$338.48
<b>DENTAL BLUE</b>			
Single	\$37.51	50%	\$18.76
Family	\$90.72	50%	\$45.36
<b>MEDEX***</b>	<b>\$345.39</b>	<b>50%</b>	<b>\$172.70</b>
<b>MEDICARE HMO ***</b>	<b>\$398.48</b>	<b>50%</b>	<b>\$199.24</b>
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