



City of Cambridge

Executive Department

LOUIS A. DePASQUALE
City Manager

LISA C. PETERSON
Deputy City Manager

To: City of Cambridge School Department Employees
Eligible for Health Insurance

From: Louis A. DePasquale
City Manager

Date: March 3, 2020

Re: Employee Open Enrollment March 5-March 23, 2020

Open enrollment for active City employees will be held this year from March 5 through March 23, 2020 with all plan changes effective April 1, 2020. This is generally the **only time during the year** that you are allowed to make voluntary changes to your health insurance selection.

Representatives from the various health plans will be at City Hall on Thursday March 19 from 12:00 p.m. to 3:30 p.m. to answer any questions you may have. You may also call any of the plans directly at the numbers listed on the attached plan comparison sheet or look over the information on the carrier's website.

The attached plan comparison sheet shows what the employee contribution cost will be as of April 1, 2020. **Please review the attached comparison chart carefully.** The most significant changes for the coming year are:

Blue Cross Blue Shield (Blue Choice, HMO Blue, Advantage Blue)

- Acupuncture Services (up to 12 visits per member per calendar year) with an office visit co-pay. Services must be provided by acupuncturist in the Blue Cross Blue Shield of MA network
- Hearing Aid coverage \$2000 per ear every 36 months
- Diabetes disease management through Livongo

Harvard Pilgrim Health Care

- Acupuncture Services (up to 12 visits per member per calendar year) with an office visit co-pay. Services must be provided by acupuncturist in the Harvard Pilgrim network
- Hearing Aid coverage \$2000 per ear every 36 months



Tufts Health Plan

- Acupuncture Services with an office visit co-pay. Services must be provided by acupuncturist in the Tufts Health Plan network
- Hearing Aid coverage \$2000 per ear every 36 months

All plans currently offer telemedicine options, mail order prescription coverage, and several disease management programs for chronic illnesses. I encourage you to talk to plan representative and/or your health care provider for additional information on these programs.

The School Department Office of Human Resources must receive paperwork for health insurance changes no later than 4pm on Monday March 23, 2020. All changes that involve family plans must be accompanied by documentation pertaining to the family members (marriage licenses and birth certificates/adoption certificates issued by the appropriate government agency). All plan changes will take place effective April 1, 2020.

Health Waiver Option:

If you are covered by or eligible for another group health plan (other than one sponsored by the City of Cambridge), you may be eligible for a cash benefit in lieu of health insurance. You must sign up for the health waiver as you would for other health insurance options (at hire, within thirty days of a qualifying event, or during open enrollment). For April 1, 2020 the amount for management, non-union employees is \$1800 per year. Unionized employees should consult their collective bargaining agreement or call Human Resources (617-349-6440) for further information.

THINGS TO KEEP IN MIND DURING THE YEAR:

1. To add someone to your health insurance coverage (i.e. spouse, child), **you MUST supply appropriate documentation to Human Resources within thirty (30) calendar days of the event (i.e. marriage, birth/adoption)** or else you will have to wait until the next open enrollment period to make changes.
2. If you are turning 65 and/or retiring, please make an appointment with a staff person in Human Resources (617-349-6440) to go over your health and life insurance options.
3. All the health insurance plan websites have up to date information on a variety of topics, including covered drugs and their "tier" assignment, pharmacy mail order information, disease management programs, telehealth options, wellness tips, fitness club discounts, and health care articles. We encourage you to utilize these websites, as they are potentially helpful resources.

This is the time to reconsider your health insurance options. Please feel free to contact the School Department Office of Human Resource (617-349-6440) with any questions you may have during this open enrollment period.