



# OPEN ENROLLMENT NOTICE 2022 – 2023

## Open Enrollment for all employees

ALL FORMS NEED TO BE SUBMITTED TO HUMAN RESOURCES BY OCTOBER 21, 2022

This year's Open Enrollment is back to in-person. All Open Enrollment information will be sent to you via email and will also be available at each session.

If you do not have any changes and want to continue your current levels of coverage, other than Health & Dependent Savings Accounts (FSA/Flexible Spending Accounts/Section 125), no action is needed.

### OPEN ENROLLMENT SESSIONS FOR ALL EMPLOYEES:

BCBS and Equitable representatives will be attending each session listed below and will be available, along with Human Resources and other benefit representatives, to answer questions and assist with paperwork on the following days:

Tuesday	October 11 <sup>th</sup>	Westford Academy - Upper Cafe	2:00 pm - 4:00 pm
Thursday	October 13 <sup>th</sup>	Central Office/Millennium – Room #16	2:00 pm - 4:00 pm
Monday	October 17 <sup>th</sup>	Town Hall - 2 <sup>nd</sup> Floor Meeting Room	11:00 am - 1:00 pm

\*\*Retirees are welcome at any open enrollment session

\*\*\*The Sec 125 plans are ONLY available to active employees

\*\*\*\*The HRA is only available to non-Medicare eligible participants

Account Education Lines are setup for the following call-in dates and times:

### Blue Cross Blue Shield (BCBS) Account Education Toll-Free Line

**Call (888) 258-7908** \*Note-This number is the same for all dates/times.

Thursday	October 6 <sup>th</sup>	1:00 pm - 2:00 pm
Wednesday	October 12 <sup>th</sup>	4:00 pm - 5:00 pm
Friday	Oct 14 <sup>th</sup>	11:00 am - 12:00 pm

These BCBS Account Education Lines are set up with a designated toll-free number and set times that you can call Blue Cross Blue Shield (BCBS) directly to speak with a representative and ask any health and/or dental questions.

**Staffed by Account Service** - Employees call in during a predetermined period of time to ask questions about their health and dental plans.

**Private** – Provides a personal experience for employees and their family members to ask specific, relevant questions in a private setting.

**Time Saving/Flexibility** – Normally there's no wait time. Should there be a delay, callers receive an estimate of the wait time, so they can hold the line or call back.

### EQUITABLE Insurance Group - STD, LTD & LIFE - Call-in Line

**Call (508)450-3196** \*Note-This number is the same for all dates/times.

To speak with Maria Vokes, Voluntary Benefits Specialist, about any questions concerning these ancillary plans, including help with calculating rates.

Wednesday	October 12 <sup>th</sup>	1:00 pm - 3:00 pm
Thursday	October 13 <sup>th</sup>	9:00 am - 11:00am
Monday	October 17 <sup>th</sup>	3:00 pm - 5:00 pm

Most forms, including benefit summaries and rates, are available online and can be printed from [www.westfordma.gov/274/Human-Resources](http://www.westfordma.gov/274/Human-Resources). Separate emails will be sent for each line of coverage that will include the benefit summaries and enrollment/change forms.

Human resources will be available by phone and email to answer any questions you may have. Regular business hours are from 8:00 am - 4:00 pm and you can reach the Town HR at [phicks@westfordma.gov](mailto:phicks@westfordma.gov), [cmartineau@westfordma.gov](mailto:cmartineau@westfordma.gov) or 978-399-2915 and the School HR at [bhall@westfordk12.us](mailto:bhall@westfordk12.us), [vrodriguez@westfordk12.us](mailto:vrodriguez@westfordk12.us) or 978-692-5560 x2142 or x2138.

#### IMPORTANT ENROLLMENT/CHANGE FORM SUBMITTAL INFORMATION:

Enrollment/change forms can be submitted at the open enrollment sessions, through interoffice mail, dropped off at the Human Resources offices, or scanned and emailed to the following addresses:

Town Employees: [openenrollment-town@westfordma.gov](mailto:openenrollment-town@westfordma.gov)

School employees: [openenrollment-school@westfordk12.us](mailto:openenrollment-school@westfordk12.us)

Please include in the subject line: Open Enrollment, last & first name

#### IMPORTANT:

⇒ If you do not have any changes and want to continue your current levels of coverage, other than Health & Dependent Savings Accounts (FSA/Section 125), *no action is needed*.

⇒ There are no benefit, plan design or carrier changes this year.

#### REMEMBER:

⇒ Long Term Disability, Short Term Disability, Voluntary Life, and Town Life Insurance (\$10K) -

If you want to continue your *current* level of coverage, *no action is needed*. If you want to change your benefit amount or enroll to participate, you must fill out an enrollment form and Evidence of Insurability Application for consideration.

If you would like to update your beneficiary information, you must complete a new beneficiary form.

⇒ Health & Dependent Savings Accounts (FSA/Section 125) with debit card access to your flexible spending money. YEARLY ENROLLMENT IS REQUIRED.

*(A separate email will be sent with enrollment information)*

⇒ Mitigation funds are available for non-Medicare eligible participants who meet the criteria through a Health Reimbursement Arrangement (HRA) for health insurance co-pay reimbursement.

*(A separate email will be sent with the HRA details)*

⇒ MetLife VSP Voluntary Vision Plan & Standard Voluntary Group Accident Insurance, Check it Out!

If you are currently enrolled and want to continue coverage, *no action is needed*.

*(A separate email will be sent with enrollment information)*

⇒ If you are currently enrolled in health or dental and do not have any changes and want to continue coverage, *no action is needed*.

**REMINDER:** You can only cancel your dental insurance, vision coverage, and accident insurance during open enrollment.

⇒ Health & Dental Insurance

*(A separate email will be sent with rates, benefit summaries, and the enrollment/ change form)*

#### THINGS TO CONSIDER:

Have you recently:

- Married, divorced, or legally separated.
- Have a new family member and have not added them to the policy.
- Have a new address and/or phone number and have not updated your information with Human Resources.

- Or have any other life changes that affect your benefits.

**This is the time to:**

- Add/drop a dependent
- Sign up for direct deposit
- Change/update your federal and state withholdings W-4 / M-4.
- Set up a 457(b) Deferred Comp or 403(b) pre-tax plan or change your contribution level.
- Enroll in voluntary Long Term Disability, Short Term Disability & Life Insurance.
- Enroll in the accident insurance (**Accident insurance can ONLY be cancelled during open enrollment**).
- Enroll in MetLife VSP vision plan (**Vision can ONLY be cancelled during open enrollment**).
- Change your beneficiary and/or benefit selection amounts for voluntary Long Term Disability, Short Term Disability & Life Insurance.
- Pick up or drop Town life insurance (\$10,000 life policy w/ 50% contribution from the Town).
- Set up/ reauthorize Health Savings Account (FSA) to pay for eligible health care expenses (Section 125.)
- Set up/ reauthorize Dependent Savings Account (FSA) to pay for day care expenses (Section 125).
- Make any changes to your health and dental policies:
  - Pick up or drop health/dental Insurance  
(**Dental can ONLY be cancelled during open enrollment**)
  - Add/drop eligible dependents to your policy
  - Change from PPO to HMO, etc.

Consider one of the three (3) health insurance options available through BCBS. **If you have the BCBS PPO, please be sure to take a minute to review the HMO plan premium rates & benefit summaries to be sure you have the plan that best meets your financial and medical needs.** The benefit summaries can be found at [www.westfordma.gov/274/Human-Resources](http://www.westfordma.gov/274/Human-Resources).

**~All forms need to be submitted by Friday, October 21<sup>st</sup>~**

PLEASE BE SURE TO REVIEW YOUR PAY STUBS REGULARLY TO ENSURE THE CORRECT DEDUCTIONS ARE BEING TAKEN AND TO MONITOR YOUR ACCRUALS AND PAY.

Thank you very much for your assistance.

Pamela P. Hicks  
Director of Human Resources  
Town of Westford  
[55 Main Street, Westford, MA 01886](http://55 Main Street, Westford, MA 01886)  
Direct Line (978) 399-2541  
Work Cell 978-490-9691  
HR Main Number 978-399-2915  
HR Fax (978) 399-2571  
[phicks@westfordma.gov](mailto:phicks@westfordma.gov)  
[www.westfordma.gov](http://www.westfordma.gov)  
[www.westfordma.gov/274/Human-Resources](http://www.westfordma.gov/274/Human-Resources)