



# The City of **WORCESTER**

## **CITY OF WORCESTER'S ANNUAL BENEFIT OPEN ENROLLMENT FOR ACTIVE EMPLOYEES AND RETIREES ON CONVENTIONAL PLANS**

**April 22, 2024—May 3, 2024**  
**Effective July 1, 2024**

THE 2024 OPEN ENROLLMENT IS A PASSIVE EVENT. EMPLOYEES WILL CONTINUE IN THE BENEFITS BASED ON THEIR SELECTIONS MADE IN THE PAST, **EXCEPT THE FLEXIBLE SPENDING ACCOUNTS & HEALTH SAVINGS ACCOUNT** WHERE A NEW ELECTION IS **REQUIRED** TO CONTINUE IN THESE TWO BENEFITS

**ACTIVE EMPLOYEES & RETIREES** - this is your one time to make any changes to your Health - Dental - Vision Insurance

**ACTIVE EMPLOYEES** - this is your one time to make changes to your Term Life Insurance - Universal Life Insurance - Short and/or Long Term Disability - Flexible Spending Accounts (Health Care and/or Dependent Care) - Health Savings Account

**APPLICATIONS WILL BE ACCEPTED BY MAIL, EMAIL, FAX, OR WALK-IN THROUGH 4:30PM ON MAY 3, 2024**

**MAIL TO:** Human Resources, City of Worcester, 455 Main St, Room 109, Worcester, MA 01608

**EMAIL:** [Benefits@WorcesterMA.gov](mailto:Benefits@WorcesterMA.gov) **FAX:** (508) 799-1040

**FOR FORMS AND MORE INFORMATION ABOUT YOUR BENEFITS, VISIT:**

[WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS](http://WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS) AND CLICK **OPEN ENROLLMENT FY25**

**NEED HELP CHOOSING YOUR NEW HEALTH PLAN? JOIN US AT ONE OF OUR ENROLLMENT FAIRS.**

HARVARD PILGRIM HEALTH CARE AND BLUE CROSS BLUE SHIELD REPRESENTATIVES will be available to answer your questions  
City of Worcester Benefits Representatives will be available to assist you with your enrollment forms in all city plan offerings

Monday, April 22	12:00pm – 4:00pm	Senior Center – Alternative Lunch Room	128 Providence Street
Wednesday, April 24	12:00pm – 4:00pm	City Hall – Levi Lincoln Room	455 Main Street, 3 <sup>rd</sup> Floor
Friday, April 26	10:00am – 2:00pm	Department of Public Works – Training Room	50 Officer Manny Familia Way
Tuesday, April 30	2:00pm – 5:00pm	Worcester Technical High School – Conference Room	1 Officer Manny Familia Way
Friday, May 3	10:00am – 2:00pm	City Hall – Outside Human Resources Office	455 Main Street, 1 <sup>st</sup> Floor

### **CAN'T MAKE IT TO OUR ENROLLMENT FAIRS?**

HARVARD PILGRIM HEALTH CARE AND BLUE CROSS BLUE SHIELD REPRESENTATIVES can be reached throughout the open enrollment period to provide plan benefit details, explore coverage options, and identify providers to help you make the decision that is right for you and your family. Phone lines open beginning April 22, 2024.

#### **HARVARD PILGRIM HEALTH CARE**

SmartStart Team  
(866) 874-0817

Monday, Tuesday, Thursday, & Friday, 8:30AM-5:00PM  
Wednesdays, 10:00AM—5:00PM

Or email [smartstart@harvardpilgrim.org](mailto:smartstart@harvardpilgrim.org)

#### **BLUE CROSS BLUE SHIELD**

To reach a Benefit Specialist dial  
(800) 932-8323, and press 3  
Monday through Friday, 8:00AM-6:00PM

**SEE REVERSE FOR PLAN INFORMATION OR VISIT [WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS](http://WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS)  
AND CLICK **OPEN ENROLLMENT FY25****

# CITY OF WORCESTER FY2025 BENEFITS DETAILS

**Harvard Pilgrim Health Care (HMO)** offers three (3) plans designed for City of Worcester employees (and retirees not eligible for Medicare), which are in-network benefits only. The **Focus** plan is a limited network designed to allow employees to continue localized treatment, with local providers, and a low rate. The **ChoiceNet** plan gives you access to a broader network with more hospitals and providers in New England. The **Best Buy** Qualified High Deductible plan offers lower premiums and a health savings account (HSA) component, where the City contributes half of your annual deductible.

**Blue Cross Blue Shield Network Blue Select (HMO)** is another option, developed with Worcester employees in mind. This plan is offered at a lower-cost with access to a limited, local provider network, including Reliant and UMass physicians.

**Blue Cross Blue Shield Network Blue New England (HMO) & Blue Care Elect (PPO):** Enrollment in the PPO is limited to those residing or having dependents residing outside of New England. Documentation supporting the out of NE residency will be required at the time of enrollment and annually thereafter to continue coverage on this plan. Once a member you can register to view claims, change your PCP, update your address, request new ID cards, and more.

**CVS/Caremark:** CVS/Caremark will continue to provide pharmacy benefits to all of our employees with Harvard Pilgrim and Blue Cross Blue Shield. Use your ID card and register for an account then download the mobile app to access your drug information, check drug costs, refill a prescription or other health resources. Visit [www.Caremark.com](http://www.Caremark.com).

**UnitedHealthcare Vision:** In-Network benefits provide an annual exam at no cost to you, or up to \$40 for an Out-of-Network provider. Available as Individual, 2-Person, or Family plan. Dependents covered to age 26. Visit [www.MyUHCVision.com](http://www.MyUHCVision.com) or call (800) 638-3120 for more information.

**NEW FOR FY2025 — Blue Cross Blue Shield Dental Blue Freedom (THREE PLAN OPTIONS):** Low Option: annual maximum is \$1,500. High Option: annual maximum is \$2,500. High Plus: annual maximum is \$3,500. Both High Options have a carry-over provision; Low Option does not. Ortho benefit for High Options Only \$2,000 (High)/\$2,500 (High Plus) (orthodontic lifetime benefit for children under the age of 19 only). Dependents covered to age 26. Visit [www.Bluecrossma.org](http://www.Bluecrossma.org) or call (800) 932-8323 for more information. \*\*\* ALTUS DENTAL WILL NO LONGER BE OFFERED \*\*\*

**Cafeteria Plan Advisors (CPA): MEMBERS MUST RE-ENROLL EACH PLAN YEAR.** Health Care Spending Accounts can be used for medical, dental, vision, prescription expenses and co-pays. DO NOT DISPOSE OF YOUR CARD WHEN THE PLAN YEAR ENDS OR WHEN YOU DEplete YOUR ACCOUNT. The same card will be used again if you re-enroll in the future. There is a fee to replace lost cards. Visit [www.CPA125.com](http://www.CPA125.com) for more information.

**Trustmark Voluntary Products:** A representative from Trustmark/MMIP is available to discuss enrollment in their products: Universal Life, Short & Long-term Disability, Accident Insurance, Hospital Stay, or Critical Illness Insurance. Call (800) 445-4493 ext. 142 or (877) 270-5550 ext. 142 for more information.

**Deferred Compensation:** For more information and to enroll in one of the City's Deferred Compensation plans, please contact our vendors directly:

EQUITABLE | [PBELNIAK@FCGEMAIL.COM](mailto:PBELNIAK@FCGEMAIL.COM)  
CLIFFORD & RANO ASSOCIATES | [MPALMGREN@CLIFFORDRANO.COM](mailto:MPALMGREN@CLIFFORDRANO.COM)  
SMART PLAN | [PETER.TZIACHRIS@EMPOWER.COM](mailto:PETER.TZIACHRIS@EMPOWER.COM)

## IMPORTANT REMINDERS

**Are you adding coverage for the first time or adding someone new to your plans** Marriage certificates, birth certificates, divorce decrees, social security numbers and primary care physicians are required at the time of enrollment. Please submit the appropriate documentation with your enrollment forms.

**Has your salary increased** This could have an impact on your short- & long-term disability contributions. Contact Trustmark to learn how.

**Are you planning to retire this year** Visit our website for information about keeping your City benefits, even after you retire.

**Have you moved recently** Notify our office so that you do not miss any mailings and we can provide updates to the carriers.

**Experienced any life circumstance changes** Always remember to keep your life insurance beneficiary current.

**Unum Optional Life Insurance Increases** If you (or your spouse, if covered) turned 30, 35, 40, 45, 50, 55, 60, 65, or 70 in the past year your monthly premiums will be increasing because you are now in a different age bracket. Anyone can decrease coverage during this time. Only ACTIVE employees can increase life insurance in the future (Evidence of Insurability will be required to increase Optional or to enroll in Basic Life). RETIREES can ONLY reduce or cancel their life insurance.

FOR MORE INFORMATION ABOUT OUR PLAN OFFERINGS, VISIT [WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS](http://WWW.WORCESTERMA.GOV/HUMAN-RESOURCES/BENEFITS)  
AND CLICK [OPEN ENROLLMENT FY25](#)