



CITY OF PEABODY

HUMAN RESOURCES DEPARTMENT

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TO: All City and School Department Employees/Non-Medicare Retirees

FROM: Beth Brennan O'Donnell, Director of Human Resources

DATE: April 27, 2022

SUBJECT: Remote Open Enrollment 2022
Health Insurance Plans and Rates for FY2023

The City of Peabody's Open Enrollment period for health insurance and other benefits will begin on **May 2, 2022**, and end on **May 20, 2022**. **This is the only time of year that you can make changes to your coverage absent a qualifying event.** Representatives from MIIA and Blue Cross Blue Shield will provide plan information and virtual information videos for employees. These will be posted for all employees by the end of this week.

In accordance with the Peabody Public Employee Committee's (PPEC's) four-year agreement with the City, health insurance plan designs will remain the same, however percentage contributions will change effective July 1, 2022. The City will continue to offer the *Benchmark 3* HMO Blue New England Plan and the Blue Care Elect PPO Plan in FY2023. Deductibles for these *Benchmark 3* HMO and PPO plans will remain the same at \$500 per individual and \$1,000 per family. The *Benchmark 3* plans also have a prescription drug deductible of \$100 per individual and \$200 per family. These prescription drug deductible amounts will be credited back to employees enrolled in the *Benchmark 3* HMO and PPO plans in November 2022 pursuant to the PPEC Agreement. HMO Blue NE plan employee contributions will remain at 15%. There is no premium holiday in FY2023. In accordance with the PPEC Agreement, PPO plan employee contribution will increase to 20% for FY23.

In addition to the HMO and PPO plans, we will continue offering the Blue Cross Blue Shield High Deductible HMO plan, Access Blue New England Saver HMO. Deductibles for this plan will be \$2,000 per individual and \$4,000 per family, and employees that enroll in this plan will be eligible to enroll in a Healthcare Savings Account (HSA) through Benefits Strategies. We will provide all employees with updated remote webinars and information on how this plan with an HSA works.

In accordance with our agreement with MIIA, our health insurance rates for FY23 are limited by the maximum rate increase for all communities in the MIIA Trust. **Premium rates for the coming year include an increase of 3.57%.**

The rates for each of the offered plans in FY23 are as follows:

HEALTH PLAN	FY22 MONTHLY RATE	FY23 MONTHLY RATE	CITY MONTHLY SHARE 85%	EMPLOYEE MONTHLY SHARE 15%	EMPLOYEE Biweekly Deduction 24 pay periods
HMO Blue New England Individual	\$814.54	\$843.62	\$717.08	\$126.54	\$63.27
HMO Blue New England Family	\$1,967.83	\$2,038.08	\$1,732.38	\$305.70	\$152.85

HEALTH PLAN	FY22 MONTHLY RATE	FY23 MONTHLY RATE	CITY MONTHLY SHARE 80%	EMPLOYEE MONTHLY SHARE 20%	EMPLOYEE Biweekly Deduction 24 pay periods
Blue Care Elect (PPO) Individual	\$944.12	\$977.83	\$782.26	\$195.57	\$97.79
Blue Care Elect (PPO) Family	\$2,280.91	\$2,362.34	\$1,889.87	\$472.47	\$236.24

HEALTH PLAN	FY22 MONTHLY RATE	FY23 MONTHLY RATE	CITY MONTHLY SHARE 85%	EMPLOYEE MONTHLY SHARE 15%	EMPLOYEE Biweekly Deduction 24 pay periods
Access Blue NE Saver Individual (High Deductible HMO)	\$736.69	\$762.99	\$648.54	\$114.45	\$57.23
Access Blue NE Saver Family (High Deductible HMO)	\$1,779.75	\$1,843.29	\$1,566.80	\$276.49	\$138.25

All BCBS plan information will be available online over the next week and virtual information sessions will be available after May 2, 2022.

If you want your current HMO, PPO, or High Deductible/Access Blue NE Saver HMO coverage to continue, you do not need to make any changes. The new rates will be effective on the first payroll date in June with an effective date of July 1, 2022.

All plan changes must be made before May 20, 2022 and will become effective July 1, 2022.

Enrollment and enrollment change forms will be available on line under the Open Enrollment tab: Go to the School Website – Departments – Human Resources – 2022-2023 Open Enrollment (on the right of the page).

Benefit questions or open enrollment questions: Call Payroll at 978-536-6530.

Non-Medicare City retirees may email James Freeman at james.freeman@peabody-ma.gov with retiree benefit and enrollment questions.

Thank you,