



THE CITY OF CHICOPEE.
DEPARTMENT OF HUMAN RESOURCES
RICHARD MERCHANT, DIRECTOR

VERY IMPORTANT

2020 Open Enrollment Period for Health Insurance Coverage

It is again time to evaluate your insurance needs. Open enrollment for all eligible City of Chicopee employees (20+ hours or more weekly), **will take place on April 17 to May 1, 2020.** All enrollment and plan changes will become effective July 1, 2020.

HNE HMO/PPO \$3000 Deductible plans are being replaced with \$4000/\$8000 Deductible plans with a MERP. BCBS Plans will remain the same with the MERP reimbursement arrangement on the HMO Blue \$3000. Employees will continue to pay \$500 ind/\$1,000 family – the MERP pays the difference directly to the Provider.

Please take the time to review the open enrollment materials, including Summary of Benefits and Coverage (SBC's), which are available at www.Chicopeema.gov. If you have specific questions please call Human Resources at (413) 594-1565.

For participants who want to make plan changes; you must return all Enrollment Forms to the Human Resources Department by May 1st no later than 5:00 p.m.

If you are not making a change to your medical, dental, vision, or standard life plan(s) you don't need to do anything, your current elections will automatically carry over.

If you want a flexible spending account you will need to renew each year - contact American Fidelity – for City employees call Linwood Straight at 800-654-8489. For School employees call Eric Griswold at 937-684-2126.

Please make sure to inform Human Resources of any changes in Life Events that impact your insurance (marriage, divorce, children, etc.). Due to the time constraints of open enrollment, forms that are not received by the deadline date will not be considered for change or enrollment.

Please review page two (2) for a listing of plan names and rates for the Active Employees Medical, Dental, and Vision premiums.

***DUE TO THE CORONAVIRUS - WE WILL NOT BE
CONDUCTING AN OPEN ENROLLMENT BENEFIT FAIR***

July 2020 Medical Deductions:

<u>Single Coverage</u>	BCBS HMO \$3,000 w/MERP	BCBS Options	HNE HMO \$4,000 w/MERP	HNE PPO \$4,000 w/MERP	HNE Wise
Bi-Weekly	\$146.46	\$140.46	\$89.92	\$232.85	\$69.72
Monthly	\$292.93	\$280.92	\$179.84	\$465.70	\$139.44

<u>Family Coverage</u>	BCBS HMO \$6,000 w/MERP	BCBS Options	HNE HMO \$8,000 w/MERP	HNE PPO \$8,000 w/MERP	HNE Wise
Bi-Weekly	\$509.44	\$486.67	\$321.41	\$627.48	\$278.21
Monthly	\$1018.88	\$973.34	\$642.82	\$1,254.96	\$556.42

These rates do not include escrow for 21 bi-weekly pay employees

July 2020 Dental Deductions:

BCBS Dental	Single	Family
Bi-Weekly	\$9.11	\$25.85
Monthly	\$18.22	\$51.70

These rates do not include escrow for 21 bi-weekly pay employees

July 2020 Vision Deductions:

EyeMed	Single	Employee + 1	Family
Monthly	\$5.63	\$10.70	\$15.71

**Please make sure to review and complete all applicable enrollment forms and return to
Human Resources by May 1, 2020.**