

INSURANCE UPDATE

FOR THE TOWN OF AGAWAM RETIREES

Open Enrollment will be held November 13 through November 24, 2023!

Annual Retiree Insurance Update Meeting: Monday, November 13 @ 10:00 in the Dining Hall at the Agawam Senior Center! BCBS representatives & HUB will be in attendance.

Summary of Benefits brochures are available in the Personnel Office or online! Check out our website: <https://agawam.ma.us/568/Senior-Open-Enrollment> -- you can also scan the QR code, which links right to our page!



We are happy to announce following rate increases: Medex 3.9%, Medicare HMO Blue 0%, and Managed Blue for Seniors 4.5%.

*Retirees and Surviving Spouses who are eligible but **not** currently enrolled in one of the Town's medical or dental insurance plans may elect to enroll annually but only during open enrollment. Retirees and Surviving Spouses who are currently enrolled in one of the Town's plans and want to make changes on their plan, must complete an enrollment form. However, if you are not making any changes in your coverage, it's not necessary to complete any paperwork.*

As a reminder, you are responsible for updating us if you have a change of address for us to notify you of this annual open enrollment period!

TURNING 65? Contact us! You will need to choose Medicare Part A & B and switch to one of our Senior plans as your supplemental medical insurance. Remember, which ever you choose we need a copy of your MEDICARE CARD INDICATING ELIGIBILITY FOR PART A ONLY or BOTH PART A & PART B. If you are not eligible for Medicare, we will need a letter of non-eligibility from Social Security. For more info call 1-800-MEDICARE (1-800-633-4227).

Medicare HMO subscribers: Fitness Benefit & Weight Loss Program Benefit will be offered via "Flex Card" - all plan changes are available on our Senior Open Enrollment page!

Reminder - Take advantage of the BCBS Caremark Program!
Blue MedicareRX copays: \$10/\$20/\$35 (\$20/\$40/\$70 mail)

The Personnel Office at the Town Hall is open from 8:30AM to 4:30PM Monday through Friday. Should you have any questions regarding this information, please give us a call at 786-0400 ext. 8732 or 8733.

Sincerely,

The Personnel Department

INSURANCE UPDATE

FOR THE TOWN OF AGAWAM RETIREES

Master Health Plus, Blue Care Elect Preferred (PPO), Network Blue New
England (HMO), and Access Blue New England Saver

Plan Changes Effective January 1, 2024

Rate Change Effective December 2023

COVERAGE	MONTHLY RATE	EMPLOYER % CONTRIBUTION	RETIREE \$ CONTRIBUTION
MASTER HEALTH PLUS			
Single	\$1,930.77	50%	\$965.39
Family	\$4,826.98	50%	\$2,413.49
BLUE CARE ELECT PREFERRED (PPO)			
Single	\$1,735.84	55%	\$781.13
Family	\$4,339.73	55%	\$1,952.88
NETWORK BLUE NEW ENGLAND (HMO)			
Single	\$846.38	70%	\$253.91
Family	\$2,115.78	70%	\$634.73
ACCESS BLUE NEW ENGLAND SAVER			
Single	\$435.84	70%	\$130.75
Family	\$1,339.47	70%	\$401.84
DENTAL BLUE			
Single	\$37.51	50%	\$18.76
Family	\$90.72	50%	\$45.36
MEDEX ***	\$373.88	50%	\$186.94
MEDICARE HMO ***	\$398.48	50%	\$199.24
MANAGED BLUE FOR SENIORS ***	\$413.85	50%	\$206.93

*** NOTE: All Medicare plans rates change effective every January 1st.

If you need to make a change or would like to enroll in our health and/or dental plans, please give us a call at 413-786-0400 ext. 8732 or 8733 to have an enrollment form sent to you. You can also come into the office for changes. Should you have any questions about this information, please give us a call or stop by the office!

Sincerely,

The Personnel Department