FLLAC

EDUCATIONAL COLLABORATIVE

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To: FLLAC Collaborative Employees

From: Terri Burchfield

Date: 11/6/2019

Re: Open Enrollment

It is insurance time again, open enrollment is now begun, with changes to take effect as of December 1st.  Tufts Health Plan will see an increased cost of about 10 percent with no changes to prescription coverage. The deductible payments (after you have paid 50% of the total deductible of $500 per individual; $1,000 for 2 person and family) will continue to be processed by HRC Total Solutions.  If you are interested in enrolling, please call or e-mail Meghan Hewett at extension 176 as soon as possible so arrangements can be made to get you set up in time. If you are staying with the insurance plan, you do not need to do anything, but please note the premiums below.

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The premiums for Tufts Health Plan: (no plan change, $500/$1,000 deductible). \*Please note that premiums will now be deducted on a **bi-weekly basis** each payroll.

Individual $100.43 per pay period

Two Person $200.86 per pay period

Family $301.29 per pay period

Dental Insurance:

There are no coverage changes or rate increases at this time.

Blue Cross Dental

Individual $49.36/month $24.68/pay period

Family $143.81/month $71.91/pay period

 If you would like to add health or dental insurance at this time, please notify Meghan Hewett, **and submit all required paperwork by November 22nd** as all changes are effective December 1.

**Flexible Spending Account enrollment forms MUST be filed if you are renewing or coming in new to the plan.**

If you have a flexible spending account (FSA), please be sure to process any costs (co-payments, deductible payments, etc.) as soon as possible! You will be able to carry over $500 if you do not expend the full amount. If you want to add an FSA, cancel an FSA, or continue contributions for next year, please contact the office to let us know. In any case, a new enrollment form will need to be submitted. We will forward by email the entire kit, which includes more information regarding the Flexible Spending or Dependent Care Accounts to anyone requesting it. The limits for the Flexible Spending account are $520 minimum to $2,600 maximum per year. For Dependent care; if you are a married couple filing jointly or a single parent, you can contribute up to $5,000; whereas a married couple filing separately can contribute up to $2,500 per plan per parent.

FSAs are pre-tax deductions that can be used to set aside funds for any medical and/or dental expenses you anticipate during the year, including prescription drugs.

**A few other notes to be aware of:**

If you, or someone else on your health plan, is eligible for Medicare Prescription Drug Coverage, please visit [www.medicare.gov](http://www.medicare.gov) to get information regarding whether signing up for it is right for you. You can join a Medicare drug plan when you first become eligible for Medicare, and each year from October 15th to December 7th. Additionally, Borislow (our broker) has consultants available to meet or talk one on one with employees to review options available for Medicare eligible employees. More information will be made available to anyone requesting it.

If you have any questions, please call or email Meghan Hewett or me. Thank you!