



 (617) 625-6600 ext 3324

 benefits@somervillema.gov

*Benefits
Open Enrollment!*

FY2025

**Retiree/Surviving
Spouse Benefits
Open Enrollment Guide**

April 3rd – May 1st

Changes Effective July 1, 2024



Welcome to the City of Somerville FY2025 Open Enrollment! **Open Enrollment begins on April 3rd and ends on May 1st with benefit changes being effective as of July 1, 2024.** The benefits described in this booklet are some of the benefits offered by the City of Somerville to benefits eligible retirees and surviving spouses.

All Open Enrollment communication can be found on the City of Somerville Open Enrollment website at <http://www.somervillema.gov/openenrollment>

NEW PREMIUM DEDUCTIONS:

New FY2025 deductions for insurance will go into effect in June 2024 as deductions are taken the month prior to the effective date of July 1, 2024. Please refer to page 17 for additional detail.

As of April 3rd, all Open Enrollment communications may be found on the City of Somerville Open Enrollment website at <http://www.somervillema.gov/openenrollment>

What's New?

Health

- As of July 1, 2024 all UniCare plans will change names to Wellpoint. There are no substantive health insurance plan changes this year. Please be sure to visit the Group Insurance Commission's (GIC) web page at mass.gov/gic for information.
- Members may review their options and make elections by May 1st or will automatically remain on their current plan.
- Please be sure to review the FY2025 GIC Benefit Decision Guide.
- GIC Rates have been updated.

Health Insurance Opt Out

- No changes.

Dental

- No plan design changes; however, rates have increased by 4%.
- Cigna now only offers digital cards. New cards will not be sent with new enrollments, however if you have your old card, it will remain active.

Vision

- No plan design or rate changes.

Group Life

- No plan design or rate changes.



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Health Insurance

The Group Insurance Commission (GIC) has new premium rates for FY2025. The retiree/surviving spouse contribution rates will remain at 20% for the HMO, PPO & POS plans. Indemnity plans will also hold the current contribution rate of 25%.

The GIC's primary changes for FY2025 are in the rate increases ranging from 5.6-10.5% for active plans and 1.9-7.0% for Medicare supplemental plans, depending on the plan in which you are enrolled.

In addition, effective July 1, 2024 UniCare has changed the name of the plan to Wellpoint. Note that hospital and physician networks of the UniCare plans will remain the same.

If you would like to make a change for FY2025, change forms must be submitted electronically with any required supporting documentation via the myGIC Link system. Should you need any assistance in the process, please contact the Benefits team at 617.625.6600 ext 3324 or benefits@somervillema.gov.

You may visit the Group Insurance Commission's (GIC) web page at mass.gov/gic for complete information regarding your plan.

Please also take this opportunity annually to review the [GIC Benefit Decision Guide](#) for further understanding of the details of your health plan. Reference the Summary of Benefits for active health plan on pages 6 & 7. The Summary of Benefits for Medicare Supplemental plans is on page 9.

HEALTH INSURANCE CHANGE PROCESS

The **Group Insurance Commission**, the City of Somerville’s health insurance administrator, has established a new electronic process to complete and submit health insurance enrollment/change forms. This will allow all transaction to be performed electronically. The new system is called **myGIC Link**.

Currently Enrolled and Making a Change?

If you are currently enrolled in a health plan with the GIC and want to initiate a change or cancel your coverage, you will need to go to the following website:

<https://mygiclink.force.com/GenerateDocuSignPage>

The screenshot shows the myGIC Link portal interface. At the top, there is a green header with the text "myGIC Link". Below the header, there is a light green box containing instructions: "Please provide the information below to request a digital copy of your enrollment form(s)." followed by a numbered list of four steps: 1. Provide your email and date of birth. 2. If you are an active employee and your agency has changed, click the button to update your agency. 3. Click the box to select a form. You can select more forms by clicking the box again. 4. Click "Request" to receive an email containing links to your selected forms. Below the list, it says "If you have any questions, contact the GIC at 617-727-2310." and "Active state employees [click here](#) for Flexible Spending Account enrollment information." Below this text is a form with three input fields: "Member Email" with a red asterisk and a help icon, a text input field with the placeholder "Enter your email", "Member Date Of Birth" with a red asterisk and a help icon, a date picker input field, and "Choose Form(s)" with a red asterisk and a help icon, a dropdown menu. At the bottom right of the form are two buttons: a blue "RESET" button and a grey "REQUEST" button.

Once there, complete the online form (sample above) with your email address, date of birth and form selection and click on “REQUEST”. You will then be sent an electronic form via email from the **myGIC Link** portal. If you don’t receive the message, check your spam, and

junk mail. Once received, click on the link to the form, complete, sign and submit the form electronically. Please note, if you are enrolling dependents to your coverage, you are required to provide a marriage certificate for your spouse and birth certificates for your children. This supporting documentation must be attached online with your enrollment. If you are making a change to your plan and already have enrolled dependents, marriage and birth certificates are not required. Your form will automatically be sent the Personnel Benefits Office for processing.

From the Choose Form drop down you may select one of the following:

Retiree/Survivor Enrollment Change - Form RS – Retirees and surviving spouses may use this form to enroll in, add or remove dependents, cancel, or change GIC Health plans.

Dependent Age 19 to 26 Enrollment/Change – Use this for to add dependents age 19 to 26 to family health coverage or to report a status change for a dependent age 19-26.

Initiating A New Enrollment?

If you are looking to initially enroll in a health plan with the GIC please email the following information to benefits@somervillema.gov:

- Name
- Email Address to be used on your health insurance profile
- Date of Birth

Once this information is received, you will be sent an electronic enrollment form via email from the **myGIC Link** portal. If you don't receive the message, check your spam, and junk mail. Once received, click on the link to the form, complete, sign and submit the form electronically. Please note, if you are enrolling dependents to your coverage, you are required to provide a marriage certificate for your spouse and birth certificates for your children (you must attach supporting documentation with your electronic enrollment). Your enrollment form and supporting documentation will then automatically be sent the Personnel Benefits Office for enrollment processing.

Should you have any issues, please email benefits@somervillema.gov or call the Benefits line at 617-625-6600 ext 3324.

GIC Health Plan Rates

MONTHLY RATES AS OF JULY 1, 2024

FOR THE CITY OF SOMERVILLE ENROLLEES

INCLUDING THE .30% ADMINISTRATIVE FEE

Active Employees, Retirees and Survivors without Medicare

		Employee and Non-Medicare Retiree/ Survivor Rates			
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Contribution Rate	Individual Coverage	Family Coverage
National Network	PPO	Harvard Pilgrim Access America	20%	\$251.88	\$561.85
Broad Network	INDEMNITY	Wellpoint Total Choice	25%	\$375.34	\$832.93
	PPO-TYPE	Wellpoint PLUS	20%	\$191.72	\$456.81
	POS	Harvard Pilgrim Explorer	20%	\$213.57	\$529.18
	HMO	Mass General Brigham Health Plan Complete	20%	\$195.53	\$517.08
Regional Network	HMO	Health New England	20%	\$155.65	\$373.39
Limited Network	PPO-TYPE	Wellpoint Community Choice	20%	\$148.99	\$369.82
	HMO	Harvard Pilgrim Quality	20%	\$157.61	\$401.16

Retirees and Survivors with Medicare

		Medicare Plan Rates		
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Contribution Rate	Individual Coverage
National Network - Medicare Supplement	INDEMNITY	Wellpoint Medicare Extension	25%	\$111.17
		Harvard Pilgrim Medicare Enhanced		\$109.03
		Health New England Medicare Supplement Plus		\$109.70
Limited Network - Medicare Advantage	HMO	Tufts Health Plan Medicare Preferred	20%	\$72.77

Rates are calculated by the City of Somerville Human Resources Department

Rate questions?

CALL PERSONNEL: 617-625-6600 x3324



Health Insurance Opt Out Program

For those retirees who are eligible for and choosing to cancel their health insurance and enroll in the Health Insurance Opt out Program, please ensure you complete all the appropriate forms and documentation to enroll in the program. Enrollment forms are due to the Personnel Benefits Office by May 1st.

An individual must be a retiree who is eligible for health insurance benefits:

- a. is currently receiving health insurance from the City
- b. and was enrolled and receiving City health insurance for the entire period of the previous fiscal year (July 1st through June 30th, inclusive);

The City will pay a retiree covered by this program no less than the following annual amounts, based on twelve (12) months of participation in the program.

- a. Single Plan: \$2,000.00
- b. Family Plan: \$4,000.00

Please refer to the Health Insurance Opt Out Policy for further information.



Dental Insurance

Your dental insurance benefits will continue to be provided by Cigna with Low and High Plan options. The dual plan design allows for more affordable coverage for employees. The dental rates for FY2025 are increasing by 4%.

The City of Somerville Dental Plans

Your dental program is through Cigna's national Total Cigna Dental PPO (DPPO) network. You may receive dental care from any dentist you choose, regardless of whether he or she participates in the Cigna DPPPO network; however, you will generally receive the maximum benefit at the lowest cost when you visit a dentist who is in-network. The Total Cigna DPPPO network provides access to the largest network of dentists contracted to discounted fee arrangement – meaning more convenience and more ways for you to save. All participating dentists are in one easy-to-search directory which you can access at Cigna.com and myCigna.com.

Plan Summary

The City of Somerville provides you with access to a low plan and a high plan for dental insurance. Both provide access to preventive and basic restorative services; however, the high plan is the only plan that provides coverage for major restorative services and orthodontia for dependents under the age of 19. Both plans pay a portion of the cost of covered dental services based on the service that you receive. They offer the same level of benefits for in- and out-of- network services, but in-network dentists offer discounted fees, so your out-of-pocket expenses are usually less when you visit an in-network dentist. Other than for preventive care (Type I services), both plans require you to satisfy an annual deductible before benefits are paid.

The low plan has a calendar year maximum benefit on all covered services of \$750, and the high plan has a calendar year maximum benefit on all covered services of \$1,750 for each covered member. In addition, the high plan covers orthodontic services for dependents up

to age 19. These services and supplies are covered at 50% and have a separate lifetime maximum of \$2,000.

If you choose to see a provider outside of the Total Cigna DPPO network, both plans will pay benefits up to the maximum and allowable charge. You may also be required to pay your non-Cigna DPPO dentist directly for the service and then file a claim for reimbursement.

Have Questions? Need More Information?

Call Cigna at 1-800-CIGNA24 (244-6224) to speak with a representative 24/7/365.

- Customer service representatives are available 24 hours a day, 7 days a week, 365 days a year
- Representatives are available to help with navigating your plan, planning for dental costs, understanding claims, finding in-network dentists, and answering any other questions you may have about your Cigna coverage

Register and log-on to myCigna – your personalized customer portal – also available via the myCigna mobile app

- On myCigna view/print/fax ID cards, review your claims, find a dentist, check benefits, and connect with a customer service representative.

Download the myCigna mobile app

- The myCigna Mobile App helps you personalize, organize and access your important plan information on your phone or tablet. Use the myCigna Mobile App to log in anytime, anywhere to:
- Find dentists and compare cost and quality ratings
- Review your coverage
- Manage and track claims
- Access temporary ID cards and find out how to order new ones
- Track your account balances and deductibles
- Find dental information and resources

Access Cigna's cost quality transparency tools

- No one wants to pay too much for dental care. That's why myCigna's new find a dentist directory puts more cost and quality information at your fingertips. Using this easy search tool, you can now view cost information for many procedures. The directory also helps you:
- Compare dentists and costs to help you manage your care
- Estimate the costs if you need to find a specialist
- See what you'll pay and what your Cigna plan will pay.

COMPARISON OF SERVICES

Differences Between Low & High Plan Highlighted

<u>Low Plan</u>	<u>High Plan</u>
<p align="center"><u>Type I Diagnostic & Preventative Care</u> Covered at 100%; no deductible Diagnostic Services Preventive Services</p>	<p align="center"><u>Type I Diagnostic & Preventative Care</u> Covered at 100%; no deductible Diagnostic Services Preventive Services</p>
<p align="center"><u>Type II-Basic Restorative Care</u> Covered at 80% after satisfying individual deductible of \$25 or family deductible of \$75 Restorative Services Periodontics Endodontics Prosthetic Maintenance Emergency Dental Services</p>	<p align="center"><u>Type II-Basic Restorative Care</u> Covered at 80% after satisfying individual deductible of \$50 or family deductible of \$150 Restorative Services Periodontics Endodontics Prosthetic Maintenance Emergency Dental Services</p>
	<p align="center"><u>Type III-Major Restorative Care</u> Covered at 50% after satisfying individual deductible of \$50 or family deductible of \$150 Dentures and Bridges Crowns and Onlays</p>
	<p align="center"><u>Ortho Care</u> Covered at 50% for dependents up to age 19; Lifetime maximum of \$2,000 per member.</p>
<p align="center"><u>Calendar Year Maximum</u> The calendar year maximum per covered individual for Type I and Type II services combined is \$750. Once you or a covered family member has incurred a total of this amount in one calendar year, you will be responsible for the cost of all dental services for that individual for the remainder of that calendar year.</p>	<p align="center"><u>Calendar Year Maximum</u> The calendar year maximum per covered individual for Type I, Type II and Type III services combined is \$1750. Once you or a covered family member has incurred a total of this amount in one calendar year, you will be responsible for the cost of all dental services for that individual for the remainder of that calendar year.</p>



Vision Service Plan (VSP)

Your vision insurance benefits will continue to be provided by Vision Service Plan. This vision benefit allows you to purchase voluntary vision coverage at a relatively low cost and is 100% retiree contributory. Rates remain fixed for FY2025.

Note: Currently, for those retirees who are enrolled in the GIC Health Insurance plans, you are offered one (1) eye exam every twenty-four (24) months and access to discounts on frames and lenses.

Enrolled members can choose to see any doctor of their choice. However, benefits are maximized when received through a VSP participating doctor. Members can choose from one of 30,000 participating doctors nationwide. VSP Doctors are in retail, neighborhood, medical and professional settings.

Copays (apply in and out of network)	
WellVision Exam:	\$10 copay
Materials:	\$25 copay

Plan Frequencies	
Exam	Once every plan year*
Lenses	Once every plan year*
Frame	Once every other plan year*

**Plan year begins July 1*

Services	Benefits with VSP Doctor	Out of Network Reimbursement
WellVision Exam:	Covered in full after copay	Reimbursed up to \$45
Frame:	-Covered up to \$150 retail allowance -20% off any amount above the retail allowance	Reimbursed up to \$70
Lenses: Single Vision Lined Bifocal	Covered in full after copay Covered in full after copay	Reimbursed up to \$30 Reimbursed up to \$50

Lined Trifocal Lenticular	Covered in full after copay Covered in full after copay	Reimbursed up to \$65 Reimbursed up to \$100
Contact Lenses <i>(instead of glasses)</i>	-\$150 allowance for contacts, copay does not apply -Contact lens exam (fitting & eval) covered after \$60 max copay	Reimbursed up to \$105

Additional Savings:

- Lens enhancements are covered after a copay, saving members an average of 20-25%.
- 20% savings on additional glasses or sunglasses, including lens enhancements, from any VSP provider within 12 months of your last eye exam
- Average 15% off the regular price, or 5% off the promotional price of laser vision correction services through VSP contracted laser centers

Member Exclusive Offers:

- Exclusive special offers from VSP and leading industry brands for VSP **members only**. Visit vsp.com/specialoffers

Using your benefit is easy...

- Register at vsp.com.
 - Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you.
 - To find a VSP provider, visit vsp.com or call 800.877.7195.
- At your appointment, tell them you have VSP.
 - There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

Enrollment

If you wish to enroll in the Vision benefit through VSP, please complete the VSP Enrollment form located on the Open Enrollment website and submit for processing within the applicable time frame.

Dental, Life, Vision Insurance FY2025 Retiree Insurance Rates

(Effective July 1, 2024 through June 30, 2025)

Plan	Monthly Premium	Annual Premium	Employee Contribution	Retiree Monthly Contribution
CIGNA DENTAL - Low Plan (100% Paid by Retiree)				
Family	\$113.53	\$1,362.36	\$1,362.36	\$113.53
Single	\$43.83	\$525.96	\$525.96	\$43.83
CIGNA DENTAL - High Plan (100% Paid by Retiree)				
Family	\$147.57	\$1,770.84	\$1,770.84	\$147.57
Single	\$56.98	\$683.76	\$683.76	\$56.98
BOSTON MUTUAL GROUP LIFE INSURANCE (50% Paid by Retiree)				
	\$11.05	\$132.60	\$66.30	\$5.53
VISION SERVICE PLAN INSURANCE (100% Paid by Retiree)				
Family	\$14.90	\$178.80	\$178.80	\$14.90
Single	\$5.39	\$64.68	\$64.68	\$5.39

PLEASE NOTE: Rates subject to change without notice. There is a separate rate sheet for the GIC Medical Insurance.



Open Enrollment Process and Instructions

Do I need to do anything this year?

If you are happy with your plans, no action is required.

If you wish to make a change to any of your plans, you will need to complete the applicable forms or process on the City's Open Enrollment website at <http://www.somervillema.gov/openenrollment>

CHANGES SHOULD BE SUBMITTED ELECTRONICALLY

Health Insurance changes must be submitted via the NEW [myGIC Link](#) online portal. The online process is outlined on the open enrollment website at www.somervillema.gov/openenrollment. You may also contact the GIC at (617)727-2310 and speak with a Retirement Unit representative for assistance.

Dental, Vision and Life Insurance forms are available online as fillable forms. Submit forms **ONLY** to benefits@somervillema.gov via email for processing. Please do not send your enrollment/change forms to any individual member of the Benefits Team.

IF YOU HAVE NO ONLINE ACCESS

Please call the benefits line at 617-625-6600 ext. 3324 and a representative from the Benefits Team will assist you.

Payroll Deduction changes for Insurance Premiums

Coverage changes will go into effect on July 1, 2024. Deductions are prepaid hence your new rates will be reflected in the June 2024 pension.

Benefits Contacts

Benefits Team - 617-625-6600 ext 3324 •
Benefits@somervillema.gov

Health

Group Insurance Commission – Retiree Unit (GIC) • 617.727.2310 •
mass.gov/gic

Harvard Pilgrim Health Care • 866.874.0817 •
harvardpilgrim.org/gic

Health New England • 800.842.4464 •
hne.com/gic

Mass General Brigham Health Plan • 866.567.9175 •
massgeneralbrighamhealthplan.org/gic-members

Wellpoint (formerly UniCare) • 800.442.9300 •
wellpointmass.com

Non- Medicare Pharmacy Benefits – CVS Caremark • 877.876.7214 •
info.caremark.com/oe/gic

Medicare Plan Pharmacy Benefits – CVS SilverScript • 1-855-283-7679

Health Insurance Opt Out - Benefits Line 617-625-6600 ext. 3324 •
somervillema.gov/benefits

Flexible Spending – VOYA|Benefit Strategies • 888.401.FLEX (3539) •
Benstrat.com

Dental - Cigna • 800.Cigna24 • Cigna.com

Vision – Vision Service Plan • 800.877.7195 • VSP.com

Life - Boston Mutual • 800.669.2668 • BostonMutual.com

Short Term Disability - Colonial Life • Garth Brown • 617.293.7108 • garthbrown@coloniallife.com

Long Term Disability - Sun Life Financial • Administered by Mosse & Mosse • Brian Fitzgerald • 781.224.1709 ext 139 • brf@mosseservices.com

Deferred Compensation (*3 vendors*)

Equitable • Timothy Weaton 781.237.8232 • timothy.weaton@equitable.com

Empower • Customer Service • 800.672.7240 • www.empower-retirement.com

Nationwide • Eli Gonzalez • 508.250.9796 • gonze21@nationwide.com