



Annual Retiree Medicare Open Enrollment

October 24, 2016 - November 10, 2016

Applications will be accepted in the Human Resources Office
Room 109, City Hall

Office Hours: Monday—Friday from 8:30 AM—5:00 PM

DO YOU HAVE QUESTIONS OR CONCERNS ABOUT YOUR PLANS?

Representatives from the various carriers will be at
the Benefits Fair on the first floor of City Hall on
Wednesday, October 26th, 10:00 am —12:00 pm

Altus Dental, Blue Cross Blue Shield, Fallon Health, Tufts, and
United Healthcare Vision will be available to answer any questions you
have or assist with any issues.



This Health Insurance & Benefit Open Enrollment is for Retirees & Spouses who are on Medicare Plans ONLY!

This will be the one time each year that you will be able to make any changes or enroll in new plans if you are currently enrolled in any of the following Medicare Supplemental Plans:

**BCBS Medex, Fallon Senior, Tufts Medicare Complement
or Tufts Medicare Preferred**

If you aren't making any changes, you do not need to do anything at this time.

UNUM Life Insurance Reminder:

Optional Life Insurance premiums are determined by age-bands and can increase each July **IF** you have turned 50, 55, 60, 65, or 70 years old within the past year. The increases are considerable, so if you would like to decrease your coverage during Open Enrollment you can; however, once decreased you cannot increase at any time in the future.

Changes can be accepted through 4:30 PM on Thursday, November 10, 2016.

All plans changes will have a new effective date of January 1, 2017.

City of Worcester's Health, Dental, Vision & Life Insurance Contact Information

Altus Dental—Two oral exams and cleanings per year, as well as a carry-over provision (high option only). The High Option annual maximum is \$1300 and the Low Option annual maximum is \$1000. Once a member, you can access your account information online 24 hours a day, 7 days a week at www.altusdental.com. **877-223-0588**

BCBS Medex Health Plan— Register at <https://www.bluecrossma.com> you can review your benefits, claims and deductible information, as well as update your address, and request new ID cards. There is also a link to their Health & Wellness website—www.ahealthyme.com. **800-932-8323**

Fallon Senior HMO— Log into their Member section at <http://www.fallonhealth.org/seniorplan> and find doctors and facilities, learn about wellness programs, utilize health tools, as well as request brochures. **800-325-5669**

Tufts Health Plan—After logging in at <http://www.tuftshealthplan.com/members/members.php> you can perform a doctor search, obtain health information & tools, view the latest issue of Well! Magazine, and download documents, etc. **800-936-1902**

United Healthcare Vision— With In-Network (IN) and Out-of-Network (OON) benefits you can receive an eye exam once every 12 months at no cost to you IN, or up to \$40 covered if you choose to utilize the OON component. www.myuhcvision.com/members/index.jsp **800-638-3120**

Important
Message

Unum Life Insurance — **OPTIONAL LIFE INSURANCE TERMINATES AT AGE 75 FOR RETIREES; HOWEVER, YOU CAN CONVERT YOUR COVERAGE. ALSO, EVERY JULY YOUR RATE WILL INCREASE IF YOU "AGE-IN" TO A NEW AGE BAND. CONTACT THE BENEFITS OFFICE FOR MORE INFORMATION OR ANY QUESTIONS CONCERNING YOUR POLICY.** **508-799-1030**

Please go to the city's website to view the document that explains your Privacy Rights under HIPAA (Health Insurance Portability and Accountability Act). <http://www.worcesterma.gov/human-resources/benefits> Found under "Additional Resources", **HIPAA Privacy Notice**.

IMPORTANT TO REMEMBER

When a retiree or spouse turns 65, they must visit their local Social Security Office, and if eligible enroll in Medicare (per MGL Chapter 32B, Section 18). Bring that paperwork to the Benefits Office and we will help you choose a Medicare Supplement plan. Failure to comply will result in the loss of your medical coverage through the City of Worcester.

Visit the City of Worcester's website at <http://www.worcesterma.gov/human-resources/benefits> for enrollment forms, information about any of the plans, telephone numbers to contact the carriers, etc. If you are making changes due to a Qualifying Event, after downloading and completing these forms, they must be received in the Human Resource Office with the required back-up documentation (i.e., birth certificate, marriage certificate, divorce decree, etc.) within 30-days of the event. No enrollment will be processed without the proper documentation. DO NOT send the forms directly to the carrier, they must be processed through our office first. Please call with any questions: **508-799-1030**