

## **Welcome to the 2021 Town of Burlington Benefits Open Enrollment!**

**Open Enrollment Dates: Monday November 1, 2021-Wednesday November 17, 2021**

**All Benefit elections are effective January 1, 2022**

**All benefit documents can be found at the following link:**

[http://www.burlington.org/town\\_government/human\\_resources/open\\_enrollment.php](http://www.burlington.org/town_government/human_resources/open_enrollment.php)

**Please visit the website to be eligible for raffle prizes!**

### **General Benefits Info**

All employees who work 20 hours or more per week are eligible for benefits for themselves and their dependents. Enrollment must be completed within thirty days of employment or during Open Enrollment. If a new enrollment, please note if enrolling in family coverage for health or dental, you will need to provide:

- Copy of Marriage License from the town it was issued
- Copy of Birth Certificates for dependent children

#### **Reminders:**

- If you are not changing your health, dental, life or disability insurance elections, you do not need to do anything. **A new form is required to sign up for 2022 Flex Spending and Dependent Care.**
- All forms and changes must be submitted to Benefits no later than Wednesday November 17, 2021.

### **Health Insurance**

**GREAT NEWS!! In 2022, there are no rate increases to our health insurance plans!** Burlington offers health insurance plans through Harvard Pilgrim Health Care and Blue Cross Blue Shield of MA. The only benefit changes are on the Harvard Pilgrim HMO Best Buy plan:

- Physical and Occupational Therapy limited to 60 **combined visits** per year
- Fitness reimbursement: Family plans now eligible for up to \$300

Benefit Strategies facilitates our HRA account for the Blue Cross Blue Shield HMO and Harvard Pilgrim HMO plans. Health Equity facilitates the HSA account for the Harvard Pilgrim HMO HSA plan.

**For the Harvard Pilgrim HSA plan in 2022, the Town will contribute an additional \$300 individual/\$600 family total dispersed over the calendar year on a quarterly basis into the HSA account.** The Town will also continue to contribute half of the deductible amount dispersed over the calendar year on a quarterly basis (\$375 individual/\$750 family). The 2022 HSA contribution limits are \$3,650 individual/ \$7,300 family. Anyone currently on the Harvard Pilgrim HMO HSA plan will also need to do a new election for 2022 if they would like to contribute to their HSA account. Please note the amount that the Town contributes goes towards the overall 2022 HSA contribution limits.

## Dental Insurance

**GREAT NEWS! There is a rate decrease in 2022.** Burlington offers dental insurance through Altus Dental. There are two plans available (Low and High plan). There are no changes to plans in 2022.

## Flex Spending and Dependent Care

You will need to fill out a new form if you would like to continue to have Flex and Dependent Care in 2022. Currently you will have until December 31, 2022 to use up any 2021 flex spending and dependent care funds. For 2022 Flex and Dependent Care elections, you will have until March 15, 2023 to use any 2022 Flex and Dependent Care funds.

**2022 Limits: \$2,750 Flex Spending**

**\$5,000 Dependent Care**

## Life Insurance

- **The Hartford** – Employees can apply for the \$5,000 Basic Life policy and up to an additional \$500,000 supplemental. Spousal and Dependent coverage is also available. An application along with an evidence of insurability form will need to be filled out for any election amount at this time.
- **NCPERS**- Employees pay \$16.00 per month for coverage. Policy also provides coverage for spouse and children and coverage amount varies with age. This policy is only available for employees who pay into Middlesex Retirement.

## Disability

- **Disability Insurance** - Employees have the option to purchase short or long term disability insurances through Lincoln Financial upon hire. You are able to apply after this coverage, but will need to fill out an evidence of insurability form along with the application.

## Tax Shelters

### Tax Deferred 457 Plans

A 457 is a tax shelter plan offered to all active Town and School Employees.

Empower Retirement (formerly Great West and also known as SMART plan), ICMA and Nationwide offer Deferred Compensation (457) plans to employees. Please contact the appropriate representative from the chosen plan to enroll. Once enrolled, School employees should contact School Payroll and Town employees contact Benefits to begin their deduction.

### Tax Deferred 403b Plan

A 403b is a tax deferred annuity savings plan offered to School Employees only. Please contact the appropriate representative from the chosen plan to enroll. School Employees should contact School Payroll to begin their deductions.

**Please contact the Benefits Dept at [benefits@burlington.org](mailto:benefits@burlington.org) or 781-270-1623 with any questions. If you would like to speak in person, we ask that you contact us to schedule an appointment.**

**We look forward to working with you during this open enrollment!**

**The Town of Burlington Benefits Team**