



October 29, 2015

## **Open Enrollment for Medicare Advantage and Supplement Plans**

Dear City of Holyoke Medicare Eligible Retiree:

**Open Enrollment** for the **Medicare Advantage and Supplement plans** for eligible City of Holyoke retirees will begin Monday, November 2, 2015 and will end Friday, December 4, 2015. During this time, you may change or enroll in a Medicare supplement health insurance plan without evidence of insurability. **If you are satisfied with your current plan, you do not need to take action and you may disregard this notice. In that case, your coverage will continue uninterrupted.** *This Open Enrollment only includes medical insurance, not dental insurance. The next Open Enrollment for dental insurance will be in June of 2016.*

The City of Holyoke is pleased to provide group health insurance to our retirees. The City will continue to offer the three (3) current plans from Blue Cross Blue Shield MA (BCBSMA) and Health New England (HNE):

1. Blue Cross Blue Shield Medex II with Blue Medicare Rx
2. Blue Cross Blue Shield Medicare HMO Blue
3. Health New England Medicare Secure Freedom

A comparison of the plans is on the reverse side of this notice. Any changes from 2015 in the plans or rates are highlighted in **red**. This information will help you to decide which plan is best for you.

**Please note: If you are satisfied with your current plan and do not want to change, you do not need to take action. Your coverage will continue uninterrupted and you may disregard this notice.**

**However, if you wish to change your current health insurance coverage, please attend one of the sessions below.**

You are invited to meet with representatives from Blue Cross Blue Shield MA and Health New England at any of the three informational meetings that will be held at the Holyoke Senior Center, 291 Pine Street in Holyoke:

- Thursday, November 12, from 8:30 a.m. to 10:30 a.m. AND
- Wednesday, November 18, from 3:30 p.m. to 5:30 p.m. AND
- Tuesday, December 1, from 2:30 p.m. to 4:00 p.m.

Each meeting will begin with a presentation from each insurer that will describe any plan and premium changes. The presentations will be followed with time for your questions and we will help you to enroll in the plan of your choice. These presentations will begin on time so please do not be late!

For more information, please attend one of the meetings above or see ***Retiree Benefits*** at <http://www.holyoke.org/departments/personnel>. If you still have a question, please contact the Personnel Office. If you use email, please send your questions to [Personnel@Holyoke.org](mailto:Personnel@Holyoke.org).

Sincerely,

Robert Judge  
Personnel Administrator

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