



IMPORTANT! If you are a Holyoke **MEDICARE** Retiree already enrolled in BCBS Medex or HNE Secure Freedom Medicare Plan, and/or the BCBS Dental Blue- **NO ACTION IS REQUIRED.** **YOU DO NOT NEED TO ATTEND A MEETING.**

IMPORTANT! If you are a Holyoke **NON MEDICARE** Retiree enrolled in an **ACTIVE** plan with either **BLUE CROSS BLUE SHIELD** or **HEALTH NEW ENGLAND**, your health insurance coverage is being **CANCELLED** at midnight on June 30, 2017. **YOU MUST ELECT A NEW HEALTH INSURANCE PLAN.**

PLEASE READ INSIDE FOR MORE DETAILS.



TO: City of Holyoke Retirees Eligible for **NON-MEDICARE** Health Insurance & Dental Insurance

SUBJECT: **Open Enrollment for Group NON-MEDICARE & Dental will be held between June 1 and June 22, 2017**

DATE: June 1, 2017

IMPORTANT! If you are a Retiree already enrolled in the BCBS Medex or the HNE Secure Freedom Medicare Plan, and/or the BCBS Dental Blue- NO ACTION IS REQUIRED. YOU DO NOT NEED TO ATTEND A MEETING.

The City has completed its 2017 review of our group health benefits. Effective July 1, 2017, the City will offer **new health insurance plans from Cigna** and will continue the BCBS Dental Blue, as shown below:

Health and Dental Insurance Plans Effective July 1, 2017
Cigna Open Access 1000 POS (Non-Medicare)
Cigna Open Access 2000 POS (Non-Medicare)
Cigna Open Access 3000 POS (Non-Medicare)
Cigna Open Access 1000 PPO (Non-Medicare)
BCBS Dental Blue 100/80/50

Benefits and retiree deductions will change. Please review the chart on the opposite side of this page, which provides the details of the plans and costs. You will notice that Cigna offers Non-Medicare Point of Service (POS) plans. A POS is similar to an HMO in that you must remain in the Cigna network to be covered. However, unlike the HMO's you are accustomed to, with the Cigna POS you have access to a **national** network of providers and you **do not need a referral** to see an in-network provider. If you are currently enrolled in the HNE PPO, Cigna will also offer a PPO, however, please consider the POS options as a way to save premiums but preserve your access to a national network that does not require referrals.

Representatives from Cigna, BCBS, Dowd Insurance, Ross Insurance, the School Department, and the Personnel Office will host informational sessions to explain the plans, field questions, and help you enroll.

IF YOU NEED TO ENROLL INTO A NEW PLAN, YOUR ATTENDANCE IS REQUIRED.

The presentations will begin promptly so please arrive on time. Three informational sessions will be held at the Holyoke Senior Center at 291 Pine Street in Holyoke:

DATE	TIME
Wednesday, June 7, 2017	8:30 a.m. - 10:30 a.m.
Tuesday, June 13, 2017	2:30 p.m. - 4:30 p.m.
Wednesday, June 21, 2017	3:30 p.m. - 5:30 p.m.

Please bring social security numbers and dates of birth of dependents that will be enrolling into a new Cigna plan.

Open enrollment ends Thursday June 22, 2017, at which time you cannot make changes.

To comply with the Affordable Care Act, a Summary of Benefits and Coverage (SBC) must be available to eligible retirees. The SBC can be found online at <http://www.holyoke.org/departments/personnel/#extra5-tab> or upon request from the Personnel Office. Unless you have a qualifying event, this open enrollment will be the only time during the year that you will be able to enroll in medical or dental insurance without evidence of insurability.

I look forward to seeing you at one of the sessions listed above.

Kimberly D. Counter

Acting Personnel Director

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