



TO: City of Holyoke active eligible full-time and part-time employees  
(Regularly working at least 20 hours per week)

SUBJECT: **Open Enrollment for group health and dental insurance and the flexible spending account (FSA) will be held between May 12 and June 3, 2016**

DATE: May 12, 2016

The City of Holyoke has completed its 2016 review of our group health insurance. Effective July 1, 2016, the City will continue to offer health insurance plans from Blue Cross Blue Shield (BCBS) and Health New England (HNE) and a Dental Blue dental plan from Blue Cross Blue Shield, as shown below:

Health and Dental Insurance Plans Effective July 1, 2016
BCBS HMO Blue New England 1000
HNE Essential 1000 HMO
HNE Essential 2000 HMO
HNE PPO 1000 National
Dental Blue 100/80/50 with Ortho

**Benefits and employee deductions have changed.** Please review the chart on the opposite side of this page, which provides the details of the plans and employee costs. *If you wish to make any changes to your coverage, you must do so at one of the open enrollment sessions listed below.*

As you will see below, if you are currently enrolled in the City's health or dental plans, and **if you do not complete a new Enrollment/Change form**, you will be enrolled in a plan as shown below:

If you are currently enrolled in:	Effective July 1, 2016, you will be enrolled in:	Comment
BCBS HMO Blue Options	BCBS HMO Blue New England 1000	New Plan
HNE HMO Essential 500	HNE Essential 2000 HMO	New Plan
HNE PPO 1000 National	HNE PPO 1000 National	
Dental Blue 100/50/50	Dental Blue 100/80/50 with Ortho	

The City will continue to offer eligible active employees the opportunity to participate voluntarily in a flexible spending account (FSA) through Total Administrative Services Corporation (TASC). The FSA is a great tax-savings vehicle and you are strongly encouraged to participate. **Please note that even if you are already enrolled in the FSA from last year, you must re-enroll to participate again.** You must complete a new election form (enclosed), or the Treasurer's office will disenroll you from the FSA. More information about the flexible spending plan is enclosed.

Representatives from BCBS, HNE, TASC, Dowd Insurance, Ross Insurance, and the Personnel Office will host informational sessions to explain the insurance plans, answer questions, and help you enroll. Four informational sessions will be held in the cafeteria at Holyoke High School at 500 Beech Street in Holyoke:

DATE	TIME
Saturday, May 14, 2016	8:30 a.m. - 11:30 a.m.
Tuesday, May 17, 2016	4:00 p.m. - 8:00 p.m.
Saturday, May 21, 2016	8:30 a.m. - 11:30 a.m.
Wednesday, May 25, 2016	4:00 p.m. - 8:00 p.m.

The presentations will begin promptly so please arrive on time. You should attend one of the four information meetings to learn more about medical and/or dental insurance and/or a flexible spending account. Open enrollment will end on Friday, June 3.

To comply with the Affordable Care Act, a Summary of Benefits and Coverage (SBC) must be available to every eligible employee. The SBC is 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 and/or dental insurance without evidence of insurability.

I look forward to seeing you at one of the sessions listed above. Thank you for your attention.

Robert Judge

Personnel Administrator

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