



**IMPORTANT! YOUR HEALTH INSURANCE
COVERAGE IS ENDING AT MIDNIGHT ON
JUNE 30, 2017! PLEASE READ INSIDE FOR
MORE DETAILS!**



TO: City of Holyoke Employees Eligible for Group Health Benefits

SUBJECT: **Open Enrollment for Group Health & Dental Insurance and the Flexible Spending Account will be held between May 15 and May 31, 2017**

DATE: May 15, 2017

IMPORTANT! If you are currently enrolled in the HEALTH INSURANCE with either HNE or BCBS, your plan WILL EXPIRE at midnight on June 30, 2017. If you do not choose a new plan from Cigna by the end of the open enrollment on May 31, 2017, you will not be covered by the City group health insurance. Please review the reverse page, which provides the details of the plans and employee costs.

The City has completed its 2017 review of group health benefits. Effective July 1, 2017, the City will offer **new health insurance plans from Cigna** and a dental plan from Blue Cross Blue Shield (BCBS), as shown below:

Health and Dental Insurance Plans Effective July 1, 2017
Cigna Open Access 1000 POS
Cigna Open Access 2000 POS
Cigna Open Access 3000 POS
Cigna Open Access 1000 PPO
BCBS Dental Blue 100/80/50 with Orthodontia

You will notice that Cigna offers Point of Service (POS) plans as opposed to the HMO's. 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.

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 you will be dis-enrolled from the FSA. More information on the FSA is enclosed.

Representatives from Cigna, BCBS, TASC, 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. Your attendance at one of the sessions is **required**. The presentations will begin promptly so please arrive on time. Four sessions will be held at the Holyoke High School Cafeteria at 500 Beech Street in Holyoke:

DATE	TIME
Wednesday, May 17, 2017	6:00 p.m. to 8:00 p.m.
Saturday, May 20, 2017	9:00 a.m. to 12:00 p.m.
Monday, May 22, 2017	6:00 p.m. to 8:00 p.m.
Tuesday, May 23, 2017	6:00 p.m. to 8:00 p.m.

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

Open enrollment ends Wednesday May 31, 2017, at which time you will not be able to make changes.

To comply with the Affordable Care Act, a Summary of Benefits and Coverage (SBC) must be available to eligible employees. The SBC can be found 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 may enroll in medical or dental coverage without evidence of insurability.

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

Kimberly D. Counter

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Acting Personnel Director

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