



# Town of Littleton

## **Open Enrollment: March 27, 2023 to April 10, 2023**

### **Benefit Eligible Employees Only**

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Each year benefit eligible employees have the opportunity to review and change certain benefits during the Open Enrollment period.

The effective date of all changes will be **July 1, 2023**.

**Please read this entire memo carefully as it contains important information.**

#### **Important Items to Note:**

- **If you are making changes to ANY of your benefits:**
  - You **MUST submit paper enrollment forms** for each individual benefit that you are electing/changing to your payroll coordinator with original signatures (with the exception of short-term disability, long-term disability, accident, hospital, and critical illness insurance); **AND**
  - In addition to above, you **MUST login to the Employee Self-Service portal** to elect or decline each benefit **no later than Monday, April 10, 2023**.
- **If you are not making any changes to any benefits:**
  - You **MUST login to the Employee Self-Service portal** to elect or decline each benefit **no later than Monday, April 10, 2023**.
- **\*Please DO NOT email any enrollment forms to us containing birth dates and social security numbers\***
- Be sure to check that ALL of your dependents are enrolled/un-enrolled in your benefits plans as necessary.
- Aflac is offering short-term disability, accident, hospital, and critical illness insurance.
- As long as 20% of benefit eligible employees enroll in long-term disability, The Standard will offer long-term disability.
- All benefit information and current rates can be found at <https://www.littletonma.org/employee-benefits>.

If you have any questions regarding any of this information, please do not hesitate to contact either Michelle Vibert, Human Resources Director at [mvibert@littletonma.org](mailto:mvibert@littletonma.org) or Brianna Wojtas, HR Generalist/Benefits Administrator at [bwojtas@littletonma.org](mailto:bwojtas@littletonma.org).

## **Benefit Plan Information**

### **Health Insurance:**

- Rates INCREASED by 6.2% for the total plan cost.
- No changes to the plan design.
- Blue Cross provides an annual credit of \$150 towards a membership at a qualified health club, weight loss program or smoking cessation program. See website for details.
- You can save on pharmacy co-pays if you utilize CVS Caremark for filling prescriptions by mail.
- Your health insurance covers visits to Minute Clinics and Urgent Care Centers – a quicker alternative to a Doctor's office visit or trip to the Emergency Room. See the web site for a complete list of a clinic or center near you.
- You will also find the Blue Cross member site very helpful to confirm plan benefits, find doctors, pharmacy information, <https://www.littletonma.org/employee-benefits/pages/health-insurance>.

### **Dental Insurance:**

- Rates DECREASED by 3.2% for the total plan cost.
- No changes to the plan design.

### **Life Insurance:**

- Basic Life Insurance is available with a benefit of \$10,000.
- Supplemental Life is available in varying amounts depending on age and amount of the benefit elected.

### **Vision Insurance:**

- No changes to the current rates.

### **Short Term Disability, Accident, Critical Illness, and Hospital Insurance:**

- We will be offering this benefit through Aflac.
- If you would like to enroll in any of these policies, you MUST sign up with Aflac.
  - You can enroll with a benefits counselor via an in-person session, through a virtual session, or over the phone (see attached Aflac Poster for details and how to sign up).
  - In-person sessions will be held on 3/28, 3/29, 3/30, 4/4, 4/5, and 4/6 from 10am – 3pm in the small meeting rooms at the Reuben Hoar Library.

### **Long Term Disability:**

- We will be offering this benefit through The Standard.
- If you would like to enroll, you MUST sign up with a benefits counselor from Aflac.

- You can enroll with a benefits counselor via an in-person session, through a virtual session, or over the phone (see attached Aflac Poster for details and how to sign up).
- In-person sessions will be held on 3/28, 3/29, 3/30, 4/4, 4/5, and 4/6 from 10am – 3pm in the small meeting rooms at the Reuben Hoar Library.

### **Pre-Tax Retirement Savings: Annual Eligibility Notice**

- For most of us, the County pension will not be sufficient upon which to retire so whenever possible, you should have an additional retirement savings plan.
- Municipal savings plans are referred to as 403(b) or 457 Plans. School employees can take advantage of either one, or both. All other employees would utilize the 457 plan.
- The Town has pre-approved investment providers available for you to contribute to an account on a pre-tax basis through a bi-weekly payroll deduction. You will find information at <https://www.littletonma.org/employee-benefits/pages/retirement-plans> and can enroll at any time during the year. 403b information is also posted on school bulletin boards. Just select a provider, meet with them to set up the account, and return a salary reduction form found here <https://www.littletonma.org/employee-benefits> to our office.

#### **As always, all current benefits should be reviewed for proper coverage:**

- If a dependent has turned age 26 you must remove them from your dental and life insurance.
- Have you reviewed your beneficiaries on life insurance or pension accounts lately?

#### **Any time of year you should:**

- Review your Federal and/or State tax exemptions.
- Update your current address, email, and/or phone number on record.