



Wachusett Regional School District

Holden, Paxton, Princeton, Rutland, Sterling

ANNUAL INSURANCE OPEN ENROLLMENT

Rates & Coverage Effective July 1, 2021

Blue Cross Blue Shield of Massachusetts

Open Enrollment Period

April 12, 2021 through April 30, 2021 for coverage effective July 1, 2021

The Wachusett Regional School District (WRSD) and the Public Employee Committee (PEC) have finalized and approved the 2021-2022 health, dental and vision rates for coverage effective July 1, 2021. The District is pleased to announce the continuation of its current health, dental and vision insurance options with Blue Cross Blue Shield of Massachusetts.

There will be an increase of 9.5% in the health premium and a DECREASE of 1.5% in the dental premium and no change in the vision premiums for the 2021-2022 plan year.

The District will continue with the Health Reimbursement Account (HRA) for members enrolled in the HMO Blue NE Options or HMO Blue NE Enhanced Value plan. The Health Insurance Buy Out Option will also continue for members enrolled in the HMO Blue NE Options, HMO Blue NE Enhanced Value plan or the Blue Care Elect PPO plan.

Annual Open Enrollment Period:

During the District's Annual Open Enrollment Period employees and retirees can continue with their current insurance plan or choose to switch to another health and/or dental insurance option or elect to enroll in vision insurance. The open enrollment period is from April 12, 2021 through April 30, 2021 for coverage effective July 1, 2021.

Members electing to KEEP their current BCBS health, dental and/or vision insurance:

Members do not need to fill out any paperwork. Coverage will automatically renew July 1, 2021.

Members electing to CHANGE their health and/or dental insurance or FIRST TIME enrollments in health, dental and/or vision insurance:

Members must submit an insurance enrollment and change form to Central Office by Friday, April 30, 2021 for coverage effective July 1, 2021.

Health, dental and vision insurance rates, summary of benefits and coverage, insurance enrollment and change forms can be found on the Employee Resources page on the District's website, www.wrsd.net click on For Staff then click on Employee Resources. Members who need assistance with the Employee Resources page should contact gerry_conley@wrsd.net.

Jefferson School

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www.wrsd.net

Members can also find the Health Reimbursement Account (HRA) form and the Health Insurance Buy Out Agreement form on the District's Employee Resources page, health insurance link.

Health Reimbursement Account (HRA):

The District will reimburse the following amounts to Employees and Non-Medicare Retirees who are enrolled on the HMO Blue New England Options plan and the HMO Blue New England Enhanced Value plan: \$250 for each outpatient surgical procedure co-pay; \$275 for each inpatient procedure co-pay; \$35 for each Urgent Care co-pay; and \$100 for each Imaging co-pay. The rules of the HRA are as follows:

- The WRSD shall administer the HRA and reimburse members monthly.
- Members must pay the required co-pay per the plan and will be reimbursed for the payment.
- Members must present their paid receipt along with a copy of their BCBS summary of health plan payment to the Director of Human Resources to verify payment.
- Eligible co-pays will be reimbursed up to 90 days after the end of the plan year. **The plan year ends June 30th.**
- The HRA will be capped at \$50,000 annually for the contract year, 2021-2022. Any excess money from one year will not be added to the following year's \$50,000 total. Payments will be made on a first come first serve basis and end once the HRA is exhausted.

To receive the HRA benefit, members must complete an HRA form and submit the HRA request to the Director of Human Resources at WRSD along with the required documentation.

Claims between 7/1/20- 6/30/21, the HRA request must be received no later than 9/30/21. Claims between 7/1/21 - 6/30/22, the HRA request must be received no later than 9/30/22.

Health Insurance Buy Out Option:

Employees and Non-Medicare Retirees enrolled in the HMO Blue NE Options, HMO Blue NE Enhanced Value or Blue Care Elect PPO plan: For any enrollee enrolled in the District's health insurance on June 30th of a particular plan year (after 12 months of continuous coverage) who opts to get his/her health insurance from another source for the following plan year, the District will pay an annual cash payout of \$2000 for a family plan and \$1000 for an individual plan for the year in which the enrollee has foregone receipt of the District's health insurance.

The buy-out form must be returned to Human Resources by June 30th to be eligible for a payout and must be accompanied by proof of other insurance. The insurance buy-out payment referenced herein will be paid via equal pro rata payments in September and February of the applicable contract year. If the enrollee must reinstate health insurance during the waived year when he or she is receiving the buy-out payment, due to an emergency and/or a loss of health insurance from another source or any other reason, the enrollee must reimburse the District a pro rata portion of any amount already paid as part of the reimbursement within 30 days of the reinstatement of health insurance.

The District will continue with the health insurance buy out agreement on a monthly basis for plan year 2021-2022. These payments will be made at 2 and 6 months after the opt out date.

To receive the health insurance opt out benefit, members must submit the Health Insurance Buy-Out Option Agreement form to Human Resources by June 30th to be eligible for a payout and must be accompanied by proof of other insurance. All cash payouts cease on June 30, 2022.

Members who have questions regarding the HRA and/or Health Insurance Buy-Out Option should contact Jeffrey Carlson, Director of Human Resources at (508) 829-1670 extension 224 or Gerry Conley, Administrative Assistant/Benefits at (508) 829-1670 extension 231 or by email gerry_conley@wrsd.net.

Annual Open Enrollment Period Deadline:

Members electing to CHANGE their health and/or dental insurance or FIRST TIME health, dental and/or vision insurance enrollment must submit an insurance enrollment form to Central Office no later than Friday, April 30, 2021 for coverage effective July 1, 2021.

Members who have questions about open enrollment can contact me at (508) 829-1670 extension 224 or Gerry Conley, Administrative Assistant/Benefits at (508) 829-1670 extension 231 or by email gerry_conley@wrsd.net.

Sincerely,

Jeffrey Carlson
Director of Human Resources

cc: Gerry Conley, Administrative Assistant/Benefits