

Benefits Open Enrollment FY25

It's that time of year again for employees to review their benefit elections and make any changes for the upcoming fiscal year. You can enroll in a plan, cancel coverage, or change coverage for our core benefit programs. Attached are details about each plan as well as enrollment forms – this information will also be posted in the Human Resources section on the Town website. If you have any questions, please contact Kelly Usher in Human Resources at kusher@town.raynham.ma.us or 508-824-2773. New enrollments or changes to existing coverage must be submitted to HR **by end of day May 24th**. Changes are effective July 1, 2024.

Health Insurance: There are two insurance options with Blue Cross/Blue Shield: an HMO plan and a PPO plan. **Premium rates will increase by 5.7% for each plan for FY25.** In addition to the core medical benefits, here are some other programs available for those covered by the Town's health insurance plans:

- **Good Health Gateway Diabetes Rewards Program** – If you, or a covered family member, with diabetes enrolls in this new program you can receive diabetes prescriptions and supplies at **no cost**
- **Mind and Body Wellness Program** – This program reimburses up to \$300 per family per year for qualified mind and body expenses such as massage therapy, meditation, tai chi and wellness apps provided by a licensed, certified or accredited practitioner
- **Fitness Reimbursement** – You can be reimbursed up to \$150 per year for expenses related to health club/fitness memberships as well as home fitness equipment such as exercise bikes and treadmills
- **Weight Loss Program** – You can be reimbursed up to \$150 in total for participation fees paid to a weight loss program that is hospital-based; or one that is non-hospital-based focused on eating and physical activity habits, and includes behavioral/lifestyle counseling with certified health professionals (in-person, by phone, or online)

Dental Insurance – There are no changes to the plan design or cost of the dental plans. There are two plan options.

- The **high plan** has an annual maximum of \$1,500 per member per calendar year and offers orthodontic coverage.
- The **low plan** has an annual maximum of \$1,000 per member per calendar year with no orthodontic coverage.
- There are three coverage options: individual, family or two person.

Altus Dental - Weekly Rates	High Option	Low Option
Family Plan	\$ 30.78	\$ 26.46
2 Person Plan	\$ 20.92	\$ 17.64
Individual	\$ 9.87	\$ 8.82

Vision Care Plan – There are no changes to plan design or cost for the vision care benefit with EyeMed. The plan covers eye exams at a co-pay of \$10; contact lenses in-network with no co-pay up to a \$130 allowance OR plastic lenses with co-pays starting at \$25; frames every other year with no co-pay up to a \$130 allowance. There are four coverage options: individual, family, employee plus spouse, or employee plus child(ren.)

Flexible Spending Accounts – Flexible spending accounts allow you to set up pre-tax payroll deductions in order to pay for eligible health care and dependent care expenses, thereby lowering your taxable income for the year. **You must enroll in the Health Care FSA and/or Dependent Care FSA each year.** Your enrollment does not carry over year-to-year.

- **HEALTH CARE:** Eligible expenses and services include: non-cosmetic medical, dental, vision care services; orthodontics; prescription medications; prescription eyeglasses, contact lenses, laser eye surgery, mental health services, alternative health therapies (e.g. chiropractic, acupuncture), and more. **The maximum annual health care election has increased to: \$3,200.**
- **DEPENDENT CARE:** For dependent children under age 13, elderly dependents, and dependents with special needs. Eligible expenses include daycare, pre-school, before/after school care, day camp, and elder daycare. **The maximum annual dependent care election remains: \$5,000 per family.**