



COMMONWEALTH OF MASSACHUSETTS

# TOWN OF ACUSHNET

122 MAIN STREET, ACUSHNET, MA 02743

OFFICE OF THE

## TOWN TREASURER/COLLECTOR

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5/16/23

**PLEASE  
DISTRIBUTE TO  
FULL TIME  
EMPLOYEES.**

REVISED 5/16/2023

IMPORTANT – PLEASE READ TO THE END.

Date: May 11, 2023

Re: **FY24 Annual Open Enrollment – Effective July 1, 2023**

Dear Town of Acushnet Employees,

**This year's Open Enrollment runs from today until Wednesday, May 31, 2023.** The new FY24 rates are attached. MSHG provided us savings compared to the Harvard renewal while maintaining the same plan design benefits currently afforded to current staff. The Insurance Advisory Committee (IAC) met and discussed each proposal in greater detail. We will be moving our coverage to a new administrator which offers many positive new features – **MASSACHUSETTS STRATEGIC HEALTH GROUP ADMINISTERED BY HEALTH PLANS INC. (HPI).**

The town is joining the Massachusetts Strategic Health Group (MSHG) as of July 1, 2023 (Fiscal Year 2024). This is a *self-funded trust* with 8 other communities, with additional communities joining for FY24.

The most important feature is that MSHG will allow us to keep the same coverage through **Harvard Pilgrim Health Care**, but our **plans will be administered by Health Plans Inc. (HPI)**, which is a third-party administrator and subsidiary of Harvard Pilgrim. We will **ALSO** have access to coverage under **UnitedHealthCare** which provides a 50-state network.

### **WHAT DOES THIS MEAN FOR YOU?:**

- The new Medical Plan rates are increasing by 10%
- No Referrals are needed in the network or ppo plans
- No disruption to current providers which will allow you to keep your current provider
- No change in plan design, you will pay the same for services as you pay today
- As a member of MSHG, the Town will have voting rights with respect to future rate changes, creating rate stability.
- Going forward, instead of contacting Harvard Pilgrim directly, you will contact Health Plans, Inc. You can visit their website at <https://mshg.healthplansinc.com> or call their customer service number (877-734-6995) instead of calling Harvard Pilgrim.
- **You will receive a new member ID card the last week of June and the plan goes into effect as of July 1, 2023.**
  - The new card will have both Health Plans, Inc. and Harvard Pilgrim logos on it.
  - You will also notice a logo for UnitedHealthCare (UHC) on the back of the card.

- If you live outside of Massachusetts, New Hampshire, or Maine, the UHC logo will be on the front of the card, with the Harvard Pilgrim logo on the back.
- **The HMO plan will now be called the Network Plan.**
  - Don't worry! This plan is easier to use than our current plan! If a provider is in the Harvard Pilgrim network, they are a covered provider.
  - The Network plan does **not require** members to select a *Primary Care Provider (PCP)* and referrals are **NOT** required! (*You may want to "re-think" your PPO election!*)
  - In addition to the same Harvard Pilgrim network of providers you will also have access to the UnitedHealthCare (UHC) National network of providers.
  - If you have a dependent child who lives *out-of-state*, they can access providers anywhere in the US through United Health Care – you do **NOT** need to be in the PPO.
- **The PHARMACY NETWORK IS CHANGING to Express Scripts!**
  - If you only use retail pharmacies, the only change is that you will need to provide your new ID card.
  - If you use Mail Order you will **NEED TO TAKE ACTION** and start a NEW Mail Order account with Express Scripts.

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On another positive note, the Town will be moving to the MSHG **Altus Dental** plans while providing a richer benefit. The Town will also add a vision plan for employees through Altus Vision. These benefits will be funded by employees.

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***Open Enrollment*** is the ***ONLY*** time to change from one plan to another unless you have a ***Qualifying Event*** – You can add or drop Medical or Dental coverage or add/drop dependents. ***If you do not want to make any changes, your current enrollment will continue – NO ACTION IS REQUIRED!***

Please contact Carla Mourao, Asst. Treasurer/Collector, at [cmourao@acushnet.ma.us](mailto:cmourao@acushnet.ma.us) if you have any questions. We will be scheduling MSHG in-person presentations for Town, School and Retiree Plans soon. Stay tuned.

**ALL** Insurance (MSHG/HPI and Altus) enrollment changes **MUST** be received by **May 31st.** You do not need to complete an enrollment form if you would like your plan(s) to remain the same. Enrollment forms must be completed for those NEW to the plan or those who want to make plan changes for FY24. To cancel/drop any existing coverage/benefit, please send an email to Carla Mourao.

All documentation can be found on our website at:  
<https://www.acushnet.ma.us/treasurercollector/news/employee-benefits>

(Side-note Reminder: TASC plans must be renewed every year. Max Rollover Amount: \$610)

TOWN OF ACUSHNET  
MASS STRATEGIC HEALTH GROUP - ADMINISTERED BY HPI

## Medical Plan Rates – FY24

**Harvard Pilgrim Health Insurance – administered by HPI:**

**NETWORK PLAN (formerly known as HMO):**

Individual	\$345.94 per month (\$172.97/biweekly)
Plus 1	\$691.90 per month (\$345.95 /biweekly)
Family	\$992.90 per month (\$496.45/biweekly)

**PPO PLAN:**

Individual	\$454.40 per month (\$227.20/biweekly)
Plus 1	\$908.82 per month (\$454.41/biweekly)
Family	\$1,129.68 per month (\$564.84/biweekly)

**Altus Dental Plans:**

**LOW PLAN:**

Individual	\$38.28 per month (\$19.14/biweekly)
Plus One	\$76.56 per month (\$38.28/biweekly)
Family	\$116.52 per month (\$58.26/biweekly)

**HIGH PLAN:**

Individual	\$48.94 per month (\$24.47/biweekly)
Plus One	\$97.86 per month (\$48.93/biweekly)
Family	\$152.76 per month (\$76.38/biweekly)

**Altus Vision Plans:**

Individual	\$5.06 per month (\$2.53/biweekly)
Plus One	\$10.10 per month (\$5.05/biweekly)
Family	\$19.80 per month (\$9.90/biweekly)

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