



COMMONWEALTH OF MASSACHUSETTS

TOWN OF ACUSHNET

122 MAIN STREET, ACUSHNET, MA 02743

OFFICE OF THE

TOWN TREASURER/COLLECTOR

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<http://www.acushnet.ma.us>

IMPORTANT – PLEASE READ TO THE END.

Date: May 1, 2024

Re: **FY25 Annual Open Enrollment – Effective July 1, 2024**

Dear Town of Acushnet Employees,

This year's Open Enrollment runs from today until Friday, May 24, 2024. The new FY25 rates are attached. There is a 9.7% increase on all health plans and a 6% increase for all dental plans. There is no increase to our Vision plan for FY25. MSHG continues to provide us with savings compared to other plans across the Commonwealth.

The town will continue with the Massachusetts Strategic Health Group (MSHG) for Fiscal Year 2025. This is a *self-funded trust* with several other communities, with additional communities joining for FY25.

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

WHAT DOES THIS MEAN FOR YOU?:

- The Medical Plan rates are increasing by 9.7% for FY25 (See attached rate sheet.)
- No Referrals are needed in the Network or PPO plans
 - 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.
- For questions or concerns regarding your health insurance, 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).
- **For new members, you will receive a new member ID card the last week of June and the plan goes into effect as of July 1, 2024.**
 - 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 PHARMACY NETWORK IS 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.

DENTAL/VISION:

The Town will continue to offer the MSHG Altus Dental plans while providing a richer benefit. The Town will also continue with the vision plan for employees through Altus Vision. These benefits are funded by employees.

- **We are excited to announce a new option with our dental plan. We are adding a third plan, the “Preventative Plan”. This plan covers oral exams, cleanings, xrays and treatments only at a very affordable cost. (See attached rate sheet.)**

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 if you have any questions.

ALL Insurance (MSHG/HPI and Altus) enrollment changes MUST be received in the Treasurer’s Office by May 24th. 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 FY25. 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>

TASC (FSA):

We continue to offer Healthcare FSA and Dependent Care FSA.

Reminder: TASC plans must be renewed every year. You must complete an enrollment form to continue with TASC benefits for FY25. Max Rollover Amount for FY24 is \$610 and for FY25 it is \$640.

TOWN OF ACUSHNET
MASS STRATEGIC HEALTH GROUP - ADMINISTERED BY HPI

Medical Plan Rates – FY25

HPI Health Insurance:

NETWORK EPO PLAN:

Individual	\$379.50 per month (\$189.75/biweekly)
Plus 1	\$759.02 per month (\$379.51/biweekly)
Family	\$1089.20 per month (\$544.60/biweekly)

PPO PLAN:

Individual	\$498.48 per month (\$249.24/biweekly)
Plus 1	\$996.96 per month (\$498.48/biweekly)
Family	\$1,239.26 per month (\$619.63/biweekly)

Altus Dental Plans:

PREVENTATIVE PLAN ** (New for FY25) **:

Individual	\$20.00 per month (\$10.00/biweekly)
Plus One	\$40.00 per month (\$20.00/biweekly)
Family	\$70.00 per month (\$35.00/biweekly)

LOW PLAN:

Individual	\$40.58 per month (\$20.29/biweekly)
Plus One	\$81.16 per month (\$40.58/biweekly)
Family	\$123.52 per month (\$61.76/biweekly)

HIGH PLAN:

Individual	\$51.86 per month (\$25.93/biweekly)
Plus One	\$103.74 per month (\$51.87/biweekly)
Family	\$161.94 per month (\$80.97/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)

All enrollment forms and supporting documentation can be found on our website at:

<https://www.acushnet.ma.us/treasurercollector/news/employee-benefits>

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