



Our Mission . . .
Educate All Students
To Their Full Potential

Ann Marie Stoica, Human Resources Manager

To: ALL NRSD STAFF and RETIREES
Re: 2019 - 2020 BENEFITS OPEN ENROLLMENT PERIOD
From: Ann Marie Stoica, Human Resources Manager

Date: April 26, 2019

Open enrollment for benefits begins on Wednesday May 1, 2019 and continues through Friday May 31, 2019. This is the period during which you may add coverage or change your health and dental plans. Outside of this period, you may only add or change coverage under certain circumstances, known as a “qualifying event”. If you wish to change or start medical and/or dental coverage, you must fill out an enrollment form and an election form. This can be done by contacting Human Resources, 978-779-0539 ext 3033 or hrinfo@nrsd.net.

All medical and dental plan changes made during open enrollment will be effective September 1, 2019. Flex Spending plans become available on July 1 (details will be emailed separately).

The Open Enrollment Period for the Medicare Supplements will take place in November for a January 1st effective date. We will send out notification specific to those plans at that time. *At this time, there is no change to the Medicare Supplement rates or plans.*

The Human Resource staff is available to assist you in this process. You may visit the Human Resource Department between the hours of 8:30 am and 3:30 pm Monday through Friday during the open enrollment period to get information or make changes to your coverage.

**** We are conducting an informational session on Tuesday, May 14, 2019 from 12:00 - 1:30 in the Central Office and from 2:00 – 4:00 outside of the High School Auditorium. (Come between those hours to learn more about plan changes directly from our insurance representative).**

This year there are changes to the Health Insurance Plans (YOU WILL BE RECEIVING NEW CARDS OVER THE SUMMER):

- NETWORK BLUE/HMO office visit co-pay increase from \$15 to \$20.
- NETWORK BLUE/HMO, BLUE CHOICE, and BLUE CARE ELECT prescription drug co-pay increases (see plan summaries for details).
- Dental Blue 2 will now be called Dental Blue Freedom.

All new benefit information can be found at: <https://planinfo.bluecrossma.com/customblue/2019/miianashobarsd>

If you do not wish to change your coverage, you are not required to participate in the open enrollment process!

New Rates Effective September 1, 2019 – August 31, 2020:
ALL Unit A and ALL other 10 month employees will have 21 annual deductions
YEAR ROUND (12 month) EMPLOYEES will have 24 annual deductions

Active Plans	21 Pay Deduction	24 Pay Deduction	Retiree Rate monthly
Blue Care Elect			
Individual	\$188.51	\$164.94	\$549.82
Family	\$494.50	\$432.69	\$1,442.30
Blue Choice			
Individual	\$179.65	\$157.19	\$523.98
Family	\$471.25	\$412.34	\$1,374.47
HMO Blue			
Individual	\$144.35	\$126.30	\$421.02
Family	\$381.76	\$334.04	\$1,113.47
Dental Blue			
Individual	\$13.23	\$11.58	\$23.16
Family	\$35.40	\$30.98	\$61.95

Active employees may also enroll in the Flex Spending Plan (Cafeteria Plan) during open enrollment. A separate email with attachments will be sent.