Annual Benefits Open Enrollment Period April 12 – May 10, 2010

Town Human Resources Office - Room 211
333 Washington St., Brookline, MA

Special Office Hours for Open Enrollment Only
Mon – Fri 8:00 AM – 5:00 PM

The Annual Benefits Open Enrollment Period offers **Active Town and School Employees and Retirees** the option to enroll in or make changes to their health insurance plans.

During this time period **active** town and school employees may also enroll in or make changes to dental insurance, enroll or re-enroll in the Flexible Spending Medical and/or Dependent Accounts, newly enroll in the $5,000 Term Life Insurance Policy. AFSCME union members may also newly enroll in the $2,500 Additional Life Insurance Policy.

All enrollments and changes are made effective July 1, 2010. Paperwork may be submitted

to the Town Human Resources Office either in person during the above listed office hours or by mail.

The deadline for open enrollment is Monday, May 10th by 5:00 PM. No Exceptions will be made for late submission.

Health Insurance

Massachusetts State Law now requires that all residents over the age of 18 have health insurance coverage. If you cannot provide proof of coverage, you may be penalized when filing your State taxes. Please see the Massachusetts Health Connector website for more information: www.mahealthconnector.org .

The Town of Brookline will be tranistioning health insurance coverage to the State Group Insurance Commission effective July 1, 2010. **Please see the GIC Information section for more details.**

Health Insurance Opt-Out Policy

The Town of Brookline offers employees, who are currently enrolled in health insurance, the option of “opting-out” of their health coverage in exchange for an annual payment of $1,000 for an individual plan or $2,500 for a family plan. Please read the following policy to determine if it applies to you. If you would like to participate, please complete the following paperwork. You must also provide proof of coverage elsewhere in the form of a letter on company letterhead or a copy of an enrollment form listing the effective date and signed by a company representative.

Opt-out Policy
Opt-out Form
HIRD Form

Dental Insurance
Two voluntary dental insurance plans are available. Although the employee pays 100% of the monthly premium, the employee benefits from a lower group rate and pre-tax payroll deductions. Please keep in mind that dental insurance is different from health insurance. These plans, like many other dental plans, have varying levels of coverage for different types of services. Also, once you enroll in a dental insurance plan, you may not cancel your coverage until the end of the plan year. The plan year runs from July 1st – June 30th.

NEW! The Town will be changing to Delta Dental effective July 1, 2010.
The Town will continue to offer two plans: A High Option Plan which is the same as the Dental Blue Program 2 and a Low Option Plan which is the same as the Dental Blue Preventive Plan. Current Subscribers will be automatically transferred into the equivalent plan. There is no need for current subscribers to complete an enrollment form unless they want to switch from one plan to the other or cancel coverage. New enrolles will need to complete enrollment forms. These forms will be available on this website soon.

Dental Insurance Tranistion Letter
Delta Dental Low Option

Delta Dental High Option
Dental Enrollment Form

Life Insurance
The Town offers a $5,000 Term Life Insurance Policy to all benefit eligible employees. If you did not enroll in this benefit when you were hired but wish to, you must complete the attached form and your enrollment must be approved by the Life Insurance Company.

The AFSMCE Union Members now have the added benefit of purchasing an additional $2,500 life insurance policy. However, they must pay 100% of the premium for this additional $2,500 coverage. The weekly deduction for this benefit is $0.08. If you are a member of AFSCME and would like to purchase this additional coverage, you must complete the following paperwork. You also must already be enrolled in the $5,000 Term Life Insurance policy.

Flexible Spending Accounts

Employees may enroll in the Flexible Spending Accounts for Medical Expenses, Dependent Care Expenses or both. Employees can enjoy the benefit of pre-tax payroll deductions over the plan year, which runs from July 1st – June 30th. Employees must designate a goal amount when they enroll. The designated amount must be between $300 - $5,000. Once enrolled, this amount cannot be changed without a qualifying event (marriage, birth of a child, etc). Employees must re-enroll each plan year if they wish to continue to participate. Employees enrolling in the Flexible Spending Dependent Care Account must also complete the Dependent Care Certification Form. Please read the attached materials and/or go to www.cpa125.com for more information.

Current participants will be mailed a re-enrollment package which will include an authorization form with a PIN number, which will allow them to re-enroll on-line. This enrollment option is NOT available for new participants, they must complete the enrollment form listed below.

If you were enrolled in the Medical Account during the July 2009 – June 2010 plan year, please keep your “Benny Card.” This card will be used again for the 2010 – 2011 plan year. You will see that the expiration date on the card says 6/13. This card will be re-loaded with funds matching your goal amount on July 1, 2010.

If you are newly enrolling in the Medical Account, two MasterCard Debit Cards with the Benny

Card Logo will be mailed to you towards the end of June 2010. Please be on the lookout for a business sized envelope that has the return address of CPA, Inc on it. It will also say “Important Benefit Information Enclosed.”

If for some reason you need a replacement debit card, a $20 charge will be deducted from your Medical Account.

You do not have to use the debit card. You may pay for expenses and then submit using the claim voucher form.

FSA Enrollment Form
FSA Dependent Care Certification Form
FSA Claim Voucher
Over The Counter Items - **Due to changes stemming from National Health Care Reform, you will only be able to submit for reimbursement of OTC items through 12/31/2010**

Section 125 Benefits
Employees can have the deductions for health, dental and life insurance withheld from their pay pre-tax, which saves money by reducing your taxable income. This is not automatic, you must complete the form. Most employees have done this but some have not. For example, if you see on your pay stub “125 HMO Blue” this means your deduction is already being withheld pre-tax, if the deduction says “non125 HMO Blue”, this means your deduction is not withheld pre-tax and you can complete the attached form to have your deductions withheld pre-tax.

Sec 125 Form

Any questions regarding open enrollment should be directed to Kathy McGinnis, Benefits Supervisor by phone: (617) 730-2117 or by email at kathy_mcginnis@town.brookline.ma.us .

If you choose to mail your forms, you must call or email Kathy McGinnis to be sure that your paperwork was received by the deadline of Monday, May 10th at 5:00 PM.

Mail: Town of Brookline
Town Human Resources Office – Room 211
333 Washington St.
Brookline, MA 02445

Hand Brookline Town Hall
Deliver: Town Human Resources Office – Room 211
333 Washington St.
Brookline, MA 02445