



Town of Berlin Employee Benefits July 1, 2023 to June 30, 2024

All benefit paperwork must be submitted in person by the employee, or delivered for the employee by their supervisor. No email requests for any benefit related changes are allowed due to a high risk of fraud.

(978) 838-0344

April 17, 2023

Open enrollment for medical, dental, vision and other benefit options is April 17 through May 12, 2023. During this time, no life-changing qualifying events are required to sign up. Open to all employees working 20 hours or more per week. Plan descriptions and enrollment forms for the MIIA suite of benefits are available at the Treasurer's office. The Treasurer's website will be updated for FY2024 as soon as MIIA/BCBS makes information available. Rates are changing as of July 1, 2023 but will be taken out of your paycheck starting in the month of June because it is a pre-pay plan. Feel free to contact the Treasurer's office with any questions.

Paul P. Redmond
Treasurer/Collector

FY2024 Health Insurance, Dental and Vision Rates

PLAN NAME	Plan Type	Town/Employee Cost Split%	Full Cost of Plan	Employee Cost		
				Monthly	Bi-weekly	Weekly
<u>MIIA HMO Blue New England</u>						
\$250 deductible	Individual	75%/25%	\$1,178.58	\$ 294.64	\$147.32	\$ 73.66
	Family	75%/25%	\$2,888.90	\$ 722.24	\$361.12	\$180.56
<u>MIIA PPO Blue Care Elect</u>						
\$250 deductible	Individual	56%/44%	\$1,356.30	\$ 339.08	\$169.54	\$84.77
	Family	56%/44%	\$3,324.57	\$ 831.16	\$415.58	\$207.79
<u>MIIA HMO Blue Select</u>						
\$250 deductible	Individual	75%/25%	\$1,072.56	\$ 268.16	\$134.08	\$ 67.04
	Family	75%/25%	\$2,629.07	\$ 657.28	\$328.64	\$164.32

PLAN NAME	Plan Type	Town/Employee Cost Split%	Full Cost of Plan	Employee Cost		
				Monthly	Bi-weekly	Weekly
BCBS Medex2 W/PDP (Rate effective 1/1/23) (Retirees only)	Individual only	0%/100%	\$ 400.84	\$ 400.84	N/A	N/A

BCBS Dental Blue Freedom	Individual	50%/50%	\$47.81	\$23.92	\$11.96	\$5.98
	Family	50%/50%	\$98.49	\$49.24	\$24.62	\$12.31

BCBS Vision20/20 (Deducted from pay on last pay of month)	Employee	0%/100%	\$ 6.77	\$ 6.77	N/A	N/A
	Emp. and Spouse	0%/100%	\$11.51	\$11.51	N/A	N/A
	Emp. And Children	0%/100%	\$11.85	\$11.85	N/A	N/A
	Family	0%/100%	\$18.62	\$18.62	N/A	N/A

Note: The town does not contribute to the Vision plan or Medex2. They are paid at 100% by the employee/retiree.

FY2024 Life Insurance, Long Term Disability Insurance and Aflac/Colonial Life

Boston Mutual Life Ins.	Active (\$5,000)	50%/50%	\$ 5.52	\$ 2.76	\$1.38	\$.69
	Retired (\$2,000)	0%/100%	\$ 2.20	\$ 2.20	\$.00	\$.00

Sun Life Disability Insurance

Active	0%/100%	\$.50 per \$100 base income earned
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Note: This benefit and Life Insurance above must be taken within 30 days of hire. If requested later, you must complete an evidence of insurability form and it will be up to the Insurance Company to determine if you will be allowed to join. **Both plans are not available during open enrollment.**

Aflac, Colonial Life

We have information in the Treasurer's office for these two carriers. They offer a variety of pre-tax and after-tax plans including Life, Disability, Cancer to name a few. Some plans allow family member coverage at the same employee rates and rates remain the same even if you leave Town of Berlin employment. For example, you can purchase life insurance in much larger amounts than offered with the mandatory Boston Mutual plan.