

Welcome to the 2020 Town of Burlington Benefits Open Enrollment!

Open Enrollment Information

Open Enrollment Dates: Monday November 2, 2020 - Wednesday November 18, 2020

All Benefit elections are effective January 1, 2021

All benefit documents can be found at the following link:

http://www.burlington.org/town_government/human_resources/open_enrollment.php

Please visit the website to be eligible for raffle prizes!

General Benefits Info

All employees who work 20 hours or more per week are eligible for benefits for themselves and their dependents. Enrollment must be completed within thirty days of employment or during Open Enrollment.

If a new enrollment, please note if enrolling in family coverage for health or dental, you will need to provide:

- Copy of Marriage License from the town it was issued
- Copy of Birth Certificates for dependent children

Reminders:

- If you are not changing your health, dental, life or disability insurance elections, you do not need to do anything.
- Annual Enrollment is required to sign up for Flex Spending and Dependent Care.
- All forms and changes must be submitted to Benefits no later than Wednesday November 18, 2020.

Please contact the Benefits Dept at benefits@burlington.org or 781-270-1623 with any questions. If you would like to speak in person, you will need to schedule an appointment.

Health Insurance

Burlington offers health insurance plans through Harvard Pilgrim Health Care and Blue Cross Blue Shield of MA.

Benefit Strategies facilitates our HRA account for the Blue Cross Blue Shield HMO and Harvard Pilgrim HMO plans. Health Equity facilitates the HSA account for the Harvard Pilgrim HMO HSA plan.

Anyone currently on the Harvard Pilgrim HMO HSA plan will also need to do a new election for 2021 if they would like to contribute to their HSA account. The Town will continue to contribute half of the deductible amount dispersed over the calendar year on a quarterly basis (\$375 individual/\$750 family). The 2021 HSA contribution limits are \$3,600 individual/ \$7,200 family. Please note the amount that the Town contributes goes towards the overall 2021 HSA contribution limits.

Dental Insurance

Burlington offers dental insurance through Altus Dental. There are two plans available (Low and High plan). There are no changes to plans or rates in 2021.

Flex Spending and Dependent Care

You will need to fill out a new form if you would like to continue to have Flex and Dependent Care in 2021. Currently you will have until March 15, 2021 to use up any 2020 flex spending and dependent care funds. Please contact Benefits if you are having issues with using 2020 Dependent care only funds by March 15, 2021.

2021 Limits: \$2,600 Flex Spending

\$5,000 Dependent Care

Life Insurance

- **The Hartford** – The Hartford is offering a special enrollment for life insurance. During open enrollment, employees can apply for the \$5,000 Basic Life policy, \$120,000 additional supplemental coverage, \$20,000 supplemental spousal coverage and \$5,000/\$10,000 for children without having to fill out an Evidence of Insurability form. Additional supplemental life insurance may be purchased, up to \$500,000 in value but an additional evidence of insurability form will need to be filled out
- **NCPERS**- Employees pay \$16.00 per month for coverage. Policy also provides coverage for spouse and children and coverage amount varies with age.

Disability

- **Disability Insurance** - Employees have the option to purchase short or long term disability insurances through Lincoln Financial upon hire. You are able to apply after this coverage, but will need to fill out an evidence of insurability form along with the application.

Tax Shelters

Tax Deferred 457 Plans

A 457 is a tax shelter plan offered to all active Town and School Employees.

Empower Retirement (formerly Great West and also known as SMART plan), ICMA and Nationwide offer Deferred Compensation (457) plans to employees. Please contact the appropriate representative from the chosen plan to enroll. Once enrolled, School employees should contact School Payroll and Town employees contact Benefits to begin their deduction.

Tax Deferred 403b Plan

A 403b is a tax deferred annuity savings plan offered to School Employees only.

Please contact the appropriate representative from the chosen plan to enroll. School Employees should contact School Payroll to begin their deductions.

We look forward to working with you during this open enrollment!

The Town of Burlington Benefits Team