



Town of Danvers

Office of the Town Manager

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Memorandum

To: Town of Danvers Municipal & School Employees
 From: Jen Breaker, Assistant Town Manager
 Date: April 30, 2019
 Re: Open Enrollment – Health and Dental Insurance Effective July 1, 2019

The open enrollment period for health and dental insurance will be from May 1st – 24th.

Open enrollment is the **only period** that you are allowed to change health or dental care plans without a qualifying event. The new plan year for both health and dental will begin on July 1, 2019. However, because we pay for these benefits a month in advance, deductions will begin in June.

Health insurance rates are increasing by 5% for FY2020 (effective July 1, 2019). As a reminder the Town pays 70% of the premium and the employee pays 30% of the premium. The employee monthly rates are noted below:

Health Insurance	Current Monthly Premium - HMO	New Monthly Premium - HMO	Current Monthly Premium - PPO	New Monthly Premium - PPO
Family	\$645.16	\$677.42	\$832.28	\$873.90
Individual	\$257.20	\$270.07	\$350.06	\$367.58

And we have great news regarding the dental rates. We received a 0% increase, so no rate change. The monthly rates are noted below:

Dental Insurance	Delta Dental Basic*	Delta PPO Plus Premier*
Family	\$37.81	\$67.26
Individual	\$11.87	\$21.12

** the premium split for the basic plan is 50/50 and the split for the plus premier plan is 60/40. Rates shown are the employee contribution to the premium.*

If you wish to enroll or change plans, health and dental forms are available in the Human Resources office. All forms must be submitted to Elaine Ardini, Benefits Coordinator, by Friday, May 24th at 1:30 PM. No late enrollment forms will be accepted. There is no action required if you are not making changes.

For questions or additional information please contact Elaine Ardini, Benefits Coordinator, 978-777-0001 x3032.