

Frequently asked questions

Health Insurance

How do I know if I am eligible for health insurance?

You must be employed by the Town of Dedham or Dedham Public Schools in a regularly scheduled position that is categorized as working 20 hours or more per week or a .5 FTE (full-time equivalent). Temporary, seasonal, or substitute positions are not considered as regularly scheduled positions.

When can I enroll in health insurance?

You can enroll on health insurance as a new hire, during open enrollment or if you have a qualifying event.

New hires – can enroll any time from date of hire until 30 days after date of hire.

Open enrollment – is held every year in April with an effective date of July 1st. The actual dates of open enrollment in April are announced from year to year.

Qualifying event – You can enroll from the date of your qualifying event and up to 30 days after the date of the qualifying event. A qualifying event includes: marriage, birth of a child, loss of coverage elsewhere, divorce or death.

How do I cancel my health insurance?

Please contact Benefits Coordinator Debbie Deegan at Ddeegan@dedham-ma.gov or by calling 7810751-9174.

If I leave my position what is the termination date of my insurance?

Your insurance will be terminated on your last date of employment. You will be refunded any overpayment of insurance. Employees pay for insurance one month in advance. School employees who terminate their employment on the last day of the school year and have paid for insurance will continue their insurance through August 31st after the last day of school according to Massachusetts General Law Chapter 32B, Section 2.

Is there a way for me to continue my insurance after I leave the Town of Dedham or Dedham Public Schools?

You can continue your medical insurance for 18 months by paying 102% of the premium if you lost your coverage due to certain circumstances that constitute a qualifying event. COBRA is administered by West Suburban Health Group. COBRA coverage for the employee's spouse and dependents can last 18 months and possibly extended up to 36 months after the date the employee has lost coverage and becomes entitled to Medicare.

What is a qualifying event for COBRA purposes?

Under COBRA, an employee is responsible to notify the Town of Dedham of any policy changes. Employees can continue their coverage for medical, dental and vision for up to 18 months if they have a loss of coverage. The payment for COBRA is 102% of the premium cost. The following are qualifying events for covered employees if they cause the covered employee to lose coverage:

- Termination of the employee's employment for any reason other than gross misconduct; or
- Reduction in the number of hours of employment.

The following are qualifying events for the spouse and dependent child of a covered employee if they cause the spouse or dependent child to lose coverage:

- Termination of the covered employee's employment for any reason other than gross misconduct;
- Reduction in the hours worked by the covered employee;
- Covered employee becomes entitled to Medicare;
- Divorce or legal separation of the spouse from the covered employee; or
- Death of the covered employee.

In addition to the above, the following is a qualifying event for a dependent child of a covered employee if it causes the child to lose coverage:

- Loss of dependent child status under the plan rules. Under the Affordable Care Act, plans that offer coverage to children on their parents' plan must make the coverage available until the adult child reaches the age of 26.

What is the plan year for health insurance?

The plan year is July 1st through June 30th. However, certain benefits are on a calendar year. Please refer to services offered in your benefit guide for additional information.

Where can I find additional information about health insurance?

The Town of Dedham belongs to a municipal joint purchasing group called West Suburban Health Group. Additional information about the health plans can be found on the West Suburban Health Groups' website at www.westsuburbanhealth.com.

I am turning 65 years old and I am eligible for Medicare but I plan to continue to work. Should I sign up for Medicare? What will happen to my insurance with the Town of Dedham? (Medicare regulations periodically change – the answers listed below regarding Medicare should be confirmed by calling the Social Security Office)

You can continue to stay on the Town of Dedham's insurance as a regular employee and you do not have to sign up for Medicare, if you continue to work for the town. You have the option to enroll or not enroll on Medicare, as indicated below.

If you enroll on Medicare, you are eligible for the high deductible plans with the Town of Dedham. However, you are not eligible for the health savings account (HSA). If you enrolled in

Medicare and you contribute to a health savings account (HSA), you may be subject to tax penalties. You should think carefully about what health insurance plan you wish to be enrolled in before you sign up for Medicare.

Medicare A (inpatient hospitalization coverage) is free for those who are eligible. While you are working, you can sign up for Medicare A and stay enrolled on one of the non-high deductible plan.

My spouse is turning 65 years old, is eligible for Medicare A & B and they are on my insurance plan. I plan to continue to work, does my spouse have to go on a Medicare supplementary (Medicare wrap around) plan with the town or can they stay on my insurance plan? (Medicare regulations periodically change – the answers listed below regarding Medicare should be confirmed by calling the Social Security Office)

Your spouse can stay on your family insurance plan. However, if he/she is enrolled in Medicare A/B, they are not eligible for the high deductible health plans.

Term Life Insurance

The Town of Dedham pays 50% of the cost of the premium for a \$15,000 basic group term life and accidental death and dismemberment insurance policy. The life insurance program is insured by Minnesota Life Insurance Company. All benefit eligible employee working 20 or more hours per week may participate in this plan.

If you enroll in the basic term life and AD&D plan within 31 days of hire, you do not have to answer health questions on an evidence of insurability form. You may enroll during the open enrollment period effective on July 1st but you will have to answer health questions on an evidence of insurability form.

Whole Life Insurance, Short-Term Disability, Accident & Critical Illness Insurance

How and when can I sign up for whole life insurance, short-term disability, accident or critical illness insurance?

Employees may sign up for life insurance, short-term disability, accident and/or critical illness insurance within the first 30 days after they are hired, during open enrollment, or if they have a qualifying event. These products are offered through Colonial Life Insurance.

Employees can sign up by contacting the representatives listed below:

Mike Colacchio mike_colacchio@ajg.com 781-794-1101

Keri Jasper keri_jasper@ajg.com 617-646-0328

Taylor Whitcomb Taylor_Whitcomb@ajg.com 617-646-0334

Employees who have a whole life, short-term disability, accident or critical illness policy with Colonial Life can access their benefits information on the following website:

<https://www.coloniallife.com/policyholder-portal> In addition, employees can contact Jeff Griot

at 508-210-4541 or by emailing Jeff at griotinsurance@gmail.com with any questions about their policies.

How do I cancel my life insurance short-term disability, vision, accident or critical illness insurance?

Please contact Benefits Coordinator Debbie Deegan at Ddeegan@dedham-ma.gov or by calling 7810751-9174.

Dental Insurance

How and when can I sign up for dental insurance?

Employees may sign up for Delta dental insurance within the first 30 days after they are hired, during open enrollment, or if they have a qualifying event.

Employees can sign up by contacting the representatives listed below:

Mike Colacchio mike_colacchio@ajg.com 781-794-1101
Keri Jasper keri_jasper@ajg.com 617-646-0328
Taylor Whitcomb Taylor_Whitcomb@ajg.com 617-646-0334

Vision Insurance

How and when can I sign up for vision insurance?

Employees may sign up for EyeMed vision insurance within the first 30 days after they are hired, during open enrollment, or if they have a qualifying event.

Employees can sign up by contacting the representatives listed below:

Mike Colacchio mike_colacchio@ajg.com 781-794-1101
Keri Jasper keri_jasper@ajg.com 617-646-0328
Taylor Whitcomb Taylor_Whitcomb@ajg.com 617-646-0334

Opt-Out Program

What is the Opt-out program?

The Opt-out program pays employees to not enroll on the health insurance with the Town of Dedham. The Opt-Out Program will pay \$2,000 for individual coverage, \$4,000 for family coverage. Payments are made quarterly, subject to taxes and usual withholdings for each year the employee waives health insurance coverage. In the event the employee loses coverage elsewhere and needs to re-enroll in the Town's health insurance, they must reimburse the Town for any over payment of Opt-Out payments.

What do I need to do to qualify for the Opt-out program?

If you are covered on health insurance elsewhere and you do not enroll in the Town of Dedham health insurance, new hires are eligible to participate in the program during the first 30 days of employment. Existing employees are eligible to participate in the program provided they have been enrolled in one of the health insurance plans offered through the Town for a minimum of two years. The employee is eligible for opt-out payments if he/she dis-enrolls in the Town of Dedham's health insurance any time after being on the health for a minimum of two years.

Employees must provide the Town of Dedham with a letter from their health plan's insurance company stating the effective date of their insurance and whether their insurance is a family or single plan. The letter should clearly list the employee's name as a subscriber or member of the other insurance plan.

If my spouse and I both work for the Town of Dedham or Dedham Public Schools, can one spouse enroll on the insurance and the other spouse enroll in the Opt-out program?

Employees with a spouse who is also employed by the Town or School and is enrolled in one of the health insurance plans offered through the Town of Dedham are not eligible for the Opt-Out Program.

Health Savings Accounts (HSA) & Flexible Savings Accounts (FSA)

What is a health savings account?

A health savings account is a pre-taxed account that is used to pay deductibles, copayments or coinsurance. You must be enrolled in a high deductible plan to be eligible for a health savings account. The Town of Dedham contributes \$1,000 to employees on an individual high deductible plan and \$2,000 to employees on the family plan. In addition, employees can voluntarily contribute additional money to the health savings account to a 2022 year maximum of \$3650 for employees on an individual high deductible plan and \$7300 for employees on a family high deductible plan. Employees age 55 years old and older can contribute an additional \$1,000 to their health savings account annually. You can obtain additional information about health savings account on the Health Equity website at www.healthequity.com.

What types of medical expenses can I use the health savings account for reimbursement?

Please visit www.healthequity.com for a list of qualified medical expenses. However, qualified medical expenses (QMEs) are designated by the IRS and include medical, dental, vision, and prescription expenses. QMEs are subject to change by the IRS at any time. It is the member's responsibility to verify that expenses incurred are designated by the IRS and by the plan sponsor as a QME. Please visit the IRS website and review the Eligible Expense List on your member portal for more information.

How often can I contribute to the health savings account?

You may contribute to the health savings accounts three times per year. You may contribute during the open enrollment period in April, at the end of September and at the end of December. You may contribute in each paycheck and/or in a lump sum contribution.

Does the money in my health savings account roll over from year to year?

Yes. Unlike Flexible Spending Accounts (FSA), you own your HSA. That means your entire balance rolls over every year—even if you change health plans, retire, or leave your employer.

When do I receive the town's contribution to the health savings account?

Shortly after the beginning of the fiscal year in July, you will receive \$1,000 for being enrolled on an individual health savings account or \$2,000 for being enrolled in a family health savings account. If you come onto the benefits as a qualifying event during the year, you will receive the health savings account money shortly after enrollment.

How do I get reimbursed for money spent in the health savings account?

You should set up an account with Health Equity at www.healthequity.com and apply for reimbursement through your account.

Can I have a flexible spending account and a health savings account?

No. You may not have both a flexible spending account and health savings account. IRS regulations only allow you to have one or the other. The health savings account can only be used with a high deductible plan. The flexible savings account can be used with the Town of Dedham benchmark plans or if you have health insurance elsewhere that is a non-high deductible health plan.

What is a flexible spending account?

A flexible spending account allows you to contribute to a medical and/or daycare expense account with pre-tax dollars through payroll deductions. Contributions to the medical and/or daycare spending account are taken out of your paycheck prior to state, federal or social security deductions. Daycare expenses must be accrued in the account before they can be used but medical expenses load into the account upfront and can be used until depleted. Additional information can be found on the Cafeteria Plan Advisor's website at www.cpa125.com.

How much can I contribute to a flexible spending account?

In 2022, you may contribute up to \$2,850 to a medical spending account and you may contribute up to \$5,000 per household for a dependent care spending account.

What types of medical expenses can you use a medical spending (FSA) account?

You can use a medical spending account for medical expenses such as co-payments, deductibles, prescriptions, dental work, orthodontia, chiropractic, or acupuncture. A full list of eligible expenses can be obtained by the IRS Publication 502.

What types of daycare expenses can you use a dependent care spending (FSA) account?

You may use a dependent care spending account for daycare, after school care and/or summer day camp (not overnight camp) for a child who is under the age of 13 years old. You can use your dependent care spending account for elderly parents who need to attend a daycare facility.

When does my FSA account terminate if I leave employment?

Your FSA account terminates on the last day of your employment. You will lose any money in your account that has not been used as of your last day of employment.

How do I get reimbursed for money used in my FSA?

You may use a prepaid debit card and you will receive two cards in the mail upon enrollment. Once you activate the card, just present the card when paying for the services performed or expenses incurred. You can also file a manual reimbursement with CPA 125 for flexible spending account dollars.

Does the Town of Dedham contribute to an employee's flexible spending account?

No. The pre-tax money that is deposited into an employee's flexible spending account is only from the employee's paycheck. The Town of Dedham does not contribute to an FSA.

Retirement/Retiree Questions

Am I eligible for health insurance in retirement?

In order to continue health insurance in retirement, you must be eligible to receive a pension through the Town of Dedham Retirement Board or through the Massachusetts Teachers Retirement System and be on either a Town of Dedham health insurance plan or Town of Dedham basic life insurance on the date of your retirement. If you are not enrolled on a Town of Dedham health insurance plan or basic life insurance plan, you will not be eligible for insurance in retirement. Teachers who retire must enroll in a Government Insurance Commission (GIC) health plan and other non-MTRS (non-Mass. Teachers Retirement System) retirees can remain on the Town of Dedham health insurance plans.

I am a retiree who is married but on an individual health insurance plan. My spouse has insurance elsewhere through their employer. Can I add my spouse to my insurance plan at a later point after my retirement?

Yes. You can add your spouse to your plan either during open enrollment or if they have a qualifying event. If your spouse is eligible for Medicare, he/she will need to select a Medicare plan. If they are not Medicare eligible, they may be added to your policy and your policy will change to a family plan.

If I separate employment, and I am vested, can I defer my retirement to a later date? Yes

When I collect my retirement, am I also eligible to re-enroll in health insurance? If so, at what contribution?

Yes. Retiring is considered a qualifying event to re-enroll on the health insurance as long as you were enrolled in the Town of Dedham's health insurance and/or basic life insurance when you

separated from employment. Your contribution percentage toward your retiree health insurance will be the same contribution percentage that you contributed when you were an active employee.

Does the retirement plan option affect the continuation of insurance for my surviving spouse?

Yes. If you select option A or B as your retirement election, your surviving spouse can remain on the insurance and pay 100% of the premium. If you elect option C as your retirement election, your surviving spouse can remain on the insurance paying the premium percentage amount that the deceased retiree was paying. If the option C retirement check for the surviving spouse is not enough money to cover the cost of the insurance premium, the surviving spouse will be billed for the premium amount owed.

Can a retiree receive opt-out payments?

No. Retirees are not eligible for opt-out payments.

I plan to retire as a Town of Dedham employee (non-teaching), what steps should I take?

To plan for your retirement, you should contact the Town of Dedham Retirement Board at (781) 326-7693. You should also contact Benefits Coordinator, Debbie Deegan @ Ddeegan@dedham-ma.gov.

I plan to retire as a teacher, what steps should I take?

To plan for your retirement, you should contact the Massachusetts Teachers Retirement Board at 617-679-6877. You should also contact Benefits Coordinator, Debbie Deegan @ Ddeegan@dedham-ma.gov and the Group Insurance Commission (GIC) at (617) 727-2310 for your health insurance benefits. Coverage through the Town of Dedham continues until the first day of the third month after you retire. (ie. Retirement date is June 30th, coverage continues until September 1st)

Term Life Insurance

How and when can I sign up for supplemental group term life insurance?

Employees must be enrolled in basic life insurance to be eligible for group term life insurance. Employees may sign up for supplemental life insurance offered through Minnesota Life Insurance within the first 30 days after they are hired, or during open enrollment.

Employees can sign up by contacting the representatives listed below:

Mike Colacchio mike_colacchio@ajg.com 781-794-1101

Keri Jasper keri_jasper@ajg.com 617-646-0328

Taylor Whitcomb Taylor_Whitcomb@ajg.com 617-646-0334

Will my life insurance application require an evidence of insurability form?

If you did not enroll for Basic or Supplemental life for yourself or your spouse when you were first hired, or if you did enroll but now want to increase the level of coverage, your enrollment

will require the completion of an Evidence of Insurability form and will be subject to underwriting approval. Employees can elect child life coverage for dependents from birth to age 26 without having to answer any health questions.

How do I change beneficiaries on my life insurance?

Please complete a new beneficiary designation form that is available by contacting Debbie Deegan, Benefits Coordinator.

Long Term Disability Insurance

How and when can I sign up for long-term disability insurance?

Employees may sign up for long term disability insurance offered through Maddison National Life Insurance Company within the first 30 days after they are hired, or during open enrollment.

Employees can sign up by contacting the representatives listed below:

Mike Colacchio mike_colacchio@ajg.com 781-794-1101

Keri Jasper kerj_jasper@ajg.com 617-646-0328

Taylor Whitcomb Taylor_Whitcomb@ajg.com 617-646-0334