



# The TOWN OF NORWOOD

Commonwealth of Massachusetts

## HUMAN RESOURCES DEPARTMENT

206 Central Street, Norwood MA 02062

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March 29, 2024

I hope this letter finds you well. I am writing to inform you that this year, the Town's Annual Open Enrollment period begins on Wednesday, April 3, 2024, and ends on Wednesday, May 1, 2024. During the Open Enrollment period, you may change, enroll, or cancel your health and/or dental insurance. Any changes you may make and the new premiums for the coming fiscal year will be effective July 1, 2024. The FY25 Premium Rate Sheet is attached.

### **Health Insurance – No changes in Providers or Plans**

- Unicare has changed their name to Wellpoint.
- The 2024-2025 Retiree Benefit Guide will be mailed from the Group Insurance Commission to your home in early April.
- If you wish to make a change, please contact Rosemarie Meehan at 781-327-8802 or email [hr@norwoodma.gov](mailto:hr@norwoodma.gov).

### **Dental Insurance – Offering a new Tier and a 2nd option of coverage**

- There will be a new Tier offering of "Individual + 1". Anyone currently enrolled in a family plan with only 2 members will automatically be moved into this tier.
- Two dental plans will now be offered. In addition to the current plan (now referred to as the **LOW plan**), a new "Enhanced" plan (that will be referred to as the **HIGH plan**) is now available. Please find the summaries of both plans attached. The **HIGH plan** summary has the new additions/modifications highlighted in yellow. You can also find a Power Point Presentation on the Town's website under Open Enrollment.
- An enrollment form is attached for anyone who would like to enroll in the Enhanced (**HIGH**) option and/or make changes to their current plan. Please be sure to indicate your change to the new plan by checking off **High Plan** at the top of the form.

### **If you are:**

- not changing/cancelling your current medical or dental coverage, you do not need to do anything.
- In a family dental plan with 2 members and staying in the current plan, you do not need to do anything.

- electing the **HIGH** dental plan or making changes to the current plan such as adding or dropping a dependent, please complete the attached enrollment form and mail to Human Resources at the above address.

You are invited to attend one of our Open Enrollment Information sessions being held in the Human Resources office at 206 Central Street, on April 8th (7am -7pm) and April 25th (7am-7pm). If you have any questions or concerns, please contact me at 781-327-8802 or email [hr@norwoodma.gov](mailto:hr@norwoodma.gov).

Sincerely,

*Rosemarie Meehan*

Rosemarie Meehan  
Assistant Director Human Resources