

It's that time of year again! This email is long, but I encourage you to read it all the way through!

Open Enrollment will run from Wednesday, April 3rd to Wednesday, May 1st. During Open Enrollment you may change, enroll, or cancel your enrollment in health insurance, dental insurance, and flexible spending.

Changes made during Open Enrollment and the new premiums for the coming fiscal year are effective July 1, 2024. The FY25 Premium Rate Sheet is included in the attached package.

Health Insurance – Group Insurance Commission (GIC) - *No changes in Providers or Plans*
The Opt-Out program will not be an option for 2024.

- Unicare has changed their name to Wellpoint.
- The 2024-2025 Benefit Guide can be found on the Town's website under Open Enrollment and on the GIC website – [mass.gov/lists/benefit guides](https://mass.gov/lists/benefit-guides). Be sure to select the MUNICIPAL Employees Guide.
- If you wish to make a change and you are already enrolled in a health plan, please go the [MyGICLink Member Benefits Portal](#), and login to your account or register if you are new to the portal.
- If you are new to the GIC please contact Rosemarie at 781-327-8802 or email hr@norwoodma.gov.

Dental Insurance – Delta Dental - *Offering a 2nd option of coverage.*

- You now have two dental plans to choose from. In addition to the current plan (**LOW plan**), a new "Enhanced" plan (**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 such as adding or dropping a dependent. Please be sure to indicate your change to the new plan by checking off **High Plan** at the top of the form. The form can be returned to Human Resources at hr@norwoodma.gov.

Flexible Spending – Cafeteria Plan Advisors

- If you are currently enrolled and want to remain in the plan you must reenroll for the coming year, it is not automatic. You are encouraged to reenroll through the online portal (instructions are attached).

- New to the FSA Plan? Complete the form attached and return to Human Resources at hr@norwoodma.gov
- The Maximum annual health care election is \$3,200.
- Maximum annual dependent care election remains at \$5,000.
- The Rollover option has increased to \$640 if you reenroll for the next plan year.

IF YOU ARE NOT MAKING ANY CHANGES TO YOUR HEALTH OR DENTAL INSURANCE YOU DO NOT NEED TO TAKE ANY ACTION.

Please be sure to review the attached Open Enrollment Package.

We will be offering 2 Open Enrollment Information sessions that will be held in the Human Resources office at 206 Central Street:

1. Monday, April 8th (7am -7pm)
2. Thursday, April 25th (7am-7pm)

If you have any questions or concerns, please contact Rosemarie at 781-327-8802 or email hr@norwoodma.gov.