



**City of Fitchburg
Payroll Department
166 Boulder Drive, Ste. 108
Fitchburg, MA 01420**

October 2019

To: All City Retirees and Survivors of Retirees
From: Susan Denuzzio – Payroll/Benefits Manager
Subject: OPEN ENROLLMENT – HEALTH INSURANCE

The **Open Enrollment Period** for Health Insurance coverage will be held on **Monday, November 4, 2019 through Friday, November 15, 2019**. Any changes, such as transferring to a different group or adding a dependent, must be done during this time period. **This open enrollment period will not be available again until November 2020.**

Payroll deductions for any changes will start on December 31, 2019 and will be effective on January 1, 2020. Please contact Susan Denuzzio, at sdenuzzio@fitchburgma.gov or Clarissa Maynard at cmaynard@fitchburgma.gov or call (978)829-1845 if you are interested in making a change.

HEALTH INSURANCE RATES

Retiree Rates	Total Premium	City Monthly	Employee Monthly
		70%	30%
MEDEX II and BLUE MEDICARE RX	\$327.60	\$229.32	\$98.28
Medicare Blue HMO	\$394.27	\$275.99	\$118.28
Survivor Rates	Total Premium	City Monthly	Survivor Monthly
		50%	50%
MEDEX II and BLUE MEDICARE RX	\$327.60	\$163.80	\$163.80
Medicare Blue HMO	\$394.27	\$197.14	\$197.13

PLEASE NOTE:

If you are retired and turning 65, you must qualify for Medicare A & B at your local Social Security office. If you apply for disability, call the Payroll Department immediately! Since the last enrollment, WERE YOU MARRIED, DIVORCED, WIDOWED? You must come into the Payroll Department to make any Qualifying Event changes.