



**Employee Benefits Open Enrollment**  
**4/25/22 - 5/20/22**

This is your annual open enrollment opportunity to make changes to your current benefit elections, effective 7/1/2022. **Changes must be submitted by 5/20/22 to:**

Amy Pryzpek at Town of Ware or Judy LaValley at Ware Schools

Please come to an open enrollment meeting to review your benefits and bring your questions. Additional meetings or scheduled calls can be requested if these times do not meet your needs. Contact [Allison@MaplewoodBenefits.com](mailto:Allison@MaplewoodBenefits.com)

**Wednesday May 4th**  
**Open Enrollment Meetings**

- Town Hall Meeting Room 10:30 - 11:30 AM
- Town Hall Meeting Room 12:00 - 1:00 PM
- High School Kiva 2:30 - 3:15 PM
- Middle School Auditorium 3:30 - 4:15 PM

**Health Insurance / Blue Cross Blue Shield of MA**

Eligible employees are offered HMO Access Blue NE 5000 or PPO Preferred Blue 5000. Nonstop Wellness supplements these plans with secondary coverage.

These plans combine a BCBSMA high deductible health plan \$5,000 per person/up to \$10,000 families, with Nonstop Wellness first dollar funding up to \$4,000 for individuals and \$8,000 for families.

<b>Blue Cross Plan Deductible</b> Plan Year 7/1/21 – 6/30/22	Individual \$5,000	Family \$10,000
First Dollar Coverage <b>NonstopWellness</b>	Debit Visa \$4,000	Debit Visa \$4,000
<b>Your Deductible Exposure After Nonstop WFunding</b>	Up to \$1,000	Up to \$2,000

- **Health Employee Contributions for 7/1/22 – 6/30/23**

	<b>HMO Access Blue NE 5000 + Nonstop Wellness</b>	<b>PPO Preferred Blue 5000 + Nonstop Wellness</b>
<b>Monthly Premium</b>		
Individual	\$827.29	\$901.36
Family	\$2,049.65	\$2,249.08
<b>Employee Contribution</b>	<b>20%</b>	<b>25%</b>
Individual	\$165.46	\$225.34
Family	\$409.93	\$562.27
<b>26 Week (Bi-weekly)</b>	<b>Employee Pre-tax Payroll</b>	<b>Employee Pre-tax Payroll</b>
Individual	\$76.37	\$104.00
Family	\$189.20	\$259.51
<b>21 Week</b>	<b>Employee Pre-tax Payroll</b>	<b>Employee Pre-tax Payroll</b>
Individual	\$94.55	\$128.77
Family	\$234.25	\$321.30
<b>Retiree Contribution</b>	<b>50%</b>	<b>50%</b>
Individual	\$413.65	\$450.68
Family	\$1,024.83	\$1,124.54
<b>COBRA w/ 2% Administration</b>		
Individual	\$843.84	\$919.39
Family	\$2,090.64	\$2,294.06

Find additional benefit resources explaining the health insurance offerings at [Town of Ware's Website](http://townofware.com/departments/h_-_z_departments/human_resources/employee_benefits/full-time_employee_benefits.php)  
[http://townofware.com/departments/h\\_-\\_z\\_departments/human\\_resources/employee\\_benefits/full-time\\_employee\\_benefits.php](http://townofware.com/departments/h_-_z_departments/human_resources/employee_benefits/full-time_employee_benefits.php)

- **Health Insurance Opt-Out Program up to \$4,000 per year**

Eligible subscribers who obtain alternative non-Medicare health coverage may voluntarily cancel Town of Ware coverage and receive ongoing monthly payments. See the full [policy linked](#) here as posted on the Town of Ware's Website. **You may enroll anytime of the year.**

Individual Coverage	\$2,000	Monthly Payment	\$166.66
Family Coverage	\$4,000	Monthly Payment	\$333.33

- **Dependent Coverage to Age 26**

Your eligible dependents can be covered for health and dental until the first of the month following their 26th birthday. VSP vision covers dependents until the year end (12/31) following their 26th birthday.

## Dental Insurance / Blue Cross Blue Shield of MA

Eligible employees are offered the Dental Blue Freedom \$1,500 Cal Yr Maximum plan.

Benefit eligible employees may elect group dental coverage pre-tax, 100% employee contribution.

- Dental Employee Contributions for 7/1/22 – 6/30/23**

	<b>Dental Blue Freedom \$1,500 Cal Yr Maximum</b>
<b>Monthly Premium</b>	
Individual	\$41.46
Double	\$88.34
Family	\$123.61
<b>26 Week</b>	<b>Employee Pre-tax Payroll Contribution</b>
Individual	\$19.14
Double	\$40.77
Family	\$57.05
<b>21 Week</b>	<b>Employee Pre-tax Payroll Contribution</b>
Individual	\$23.69
Double	\$50.48
Family	\$70.63
<b>Retiree Monthly</b>	BC/BS Direct

## Vision Insurance / VSP

Eligible employees and retirees are offered the Ware VSP Vision plan at 100% employee/retiree contribution. Frame allowance is \$180, **or** contact lenses \$130 allowance, every 12 months. Dependents covered to the end of the year in which they turn 26. Further details in the Ware VSP Benefit Summary.

- Vision Employee Contributions for 7/1/22 – 6/30/23**

	<b>VSP Vision Plan</b>
<b>Monthly Premium</b>	<b>Retiree Contribution</b>
Individual	\$7.43
Double	\$10.77
Family	\$19.31
<b>26 Week</b>	<b>Employee Pre-tax Payroll Contribution</b>
Individual	\$3.43
Double	\$4.97
Family	\$8.91
<b>21 Week</b>	<b>Employee Pre-tax Payroll Contribution</b>
Individual	\$4.25
Double	\$6.15
Family	\$11.03

- **Flexible Savings Accounts (FSA) for Healthcare by American Fidelity**  
**Up to a Maximum \$2,850 pre-tax payroll contribution**

Reimburse your household out of pocket eligible healthcare expenses [per IRS guidelines](#). This includes large expenses such as orthodontics, hearing aids, dental crowns, lasik surgery; as well as over the counter medicines, female hygiene products, sunscreen and so much more.

Are likely to meet your deductible after Nonstop Wellness funding? Fund your deductible through FSA contributions for access to allocated funds at a tax savings.

Plan carefully, up to a \$500 maximum is eligible to roll into the following plan year. Otherwise any unreimbursed funds are forfeited. See your onsite American Fidelity Representative for more information.

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## Your resources



**Allison Genetelli**  
Maplewood Benefits  
Employee Benefits Consultant  
Allison@MaplewoodBenefits.com  
Office 978-921-6616 / Mobile 978-317-5530



**Town of Ware**  
Human Resources Page  
[Employee Benefits Website](#)



**Blue Cross Blue Shield of MA**  
Bluecrossma.org  
Member Service 800-262-2583  
Register for MyBlue login access / App also available



**Dental Blue**  
myblue.bluecrossma.com/healthy-living/dental-health  
Member Service 1-800-200-4255  
**Medicare Dental Plans for Seniors 800-678-2265**



**NonStop Wellness**  
nonstopwellness.com  
Member Service 877-626-6057  
Exchange Portal & App / member.nonstopwellness.com



**VSP**  
vsp.com  
Member Service 1-800-877-7195



**American Fidelity / Town of Ware**  
Stephen Tewalt  
Executive Account Manager  
americanfidelity.com  
Work: 405.416.8561 / Cell: 207.807.9568



**American Fidelity / Ware Schools**  
Kim Dauphin  
Executive Account Manager  
kim.daughin@americanfidelity.com  
Work: 405.416.8561 / Cell: 614-361-5060

