



# EMPLOYEE RATE SHEET

PLAN YEAR 2023-2024 – 24 DEDUCTION PAY PERIODS

## OPEN ENROLLMENT May 1 – May 12, 2023

The open enrollment period is your opportunity to make changes to your benefit elections for the 2023-2024 plan year. During open enrollment, you may:

- Enroll or make changes to your benefits
- Add or remove dependents
- Enroll in health care and/or dependent care flexible spending account(s)
- Update beneficiaries

All changes are effective July 1, 2023. This is the only time during the year you can make such changes and will not be available again until May 2024, unless you have a Qualifying Life Event. Without any action, your current benefit elections will rollover automatically into 2023, with the exception of the flexible spending benefit.

You **must** contact the Payroll/Benefits office immediately if the following qualifying life events apply to you:

- If you are a City retiree and turning 65, you must qualify for Medicare A & B at your local Social Security office and contact our office immediately
- If you are thinking of retiring from the City of Fitchburg
- If you apply for disability, please call the Payroll/Benefits Dept. immediately
- Married, divorced, widowed, new birth or adoption; please call the Payroll/Benefits Dept. immediately

All Blue Cross Blue Shield Plan documents can be found at [www.fitchburgma.gov/benefits](http://www.fitchburgma.gov/benefits)

Available Plans		Total Premium	City Monthly	Employee	
				Monthly	Bi-Weekly
Network Blue of New England	Individual	\$832.26	75% City \$624.20	25% Employee \$208.06   \$104.03	
	Family	\$2,195.82	\$1,646.88	\$548.94	\$274.47
Blue Choice of New England	Individual	\$1,107.15	70% City \$775.01	30% Employee \$332.14   \$166.07	
	Family	\$2,834.68	\$1,984.28	\$850.40	\$425.20
Blue Care Elect PPO	Individual	\$1,547.18	70% City \$1,083.04	30% Employee \$464.14   \$232.07	
	Family	\$4,172.16	\$2,920.52	\$1,251.64	\$625.82