



City of
Somerville

Human Resources Benefits

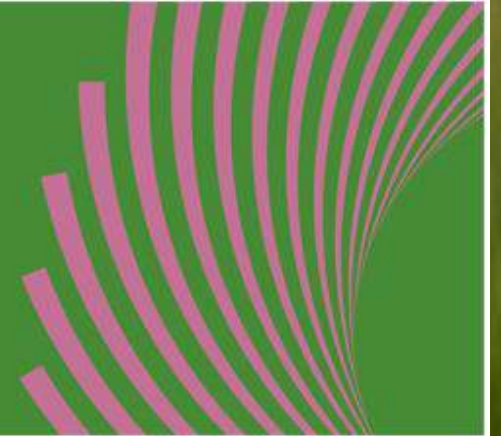


(617) 625-6600 ext 3324



benefits@somervillema.gov

*Benefits
Open Enrollment!*



APRIL 2ND – MAY 1ST
CHANGES EFFECTIVE JULY 1, 2025

HIGHLIGHTS

Benefits eligibility

- Active employees are eligible for benefits if consistently working a minimum of 20 hours per week and paying into the retirement system.*
- Retirees are benefits eligible if receiving a pension.*

New hire benefits will be effective as of the first day of the month following the date of hire or on the first day of employment if their start date is on the first of a month.

REMINDER: Active employees NOT enrolled in health insurance are required to complete a Health Insurance Responsibility Disclosure form by May 1st. This is an annual requirement during Open Enrollment.

HIGHLIGHTS

HEALTH INSURANCE

Health Plans

- ❑ There are no major health plan changes for FY2026.
- ❑ The rates for medical insurance are increasing between 6.6%-14.4% depending on your plan as of July 1st and will be reflected in your June deductions as they are prepaid 1 month in advance.

Pharmacy Coverage

- ❑ The Active Employee, Non-Medicare Retiree/Surviving Spouse and Medicare supplemental pharmacy benefits and copays remain the same.

Health Insurance Opt-Out

- ❑ The City continues to offer the Health Insurance Opt-Out Program. An annual stipend of \$2,000 for cancelation of an individual plan or \$4,000 for cancelation of a family plan is offered. As of July 1, 2025 you will no longer need to have been enrolled in a medical plan for a full fiscal year. You will be eligible if you are active in a medical plan as of June 30, 2025.

GIC Health Plan Rates

MONTHLY RATES AS OF JULY 1, 2025

FOR THE **CITY OF SOMERVILLE** ENROLLEES

INCLUDING THE .25% ADMINISTRATIVE FEE

Active Employees, Retirees and Survivors without Medicare

| | | Employee and Non-Medicare Retiree/ Survivor Rates | | | |
|------------------|--------------|---|-------------------|---------------------|-----------------|
| PRODUCT CATEGORY | PRODUCT TYPE | HEALTH PRODUCT | Contribution Rate | Individual Coverage | Family Coverage |
| National Network | PPO | Harvard Pilgrim Access America | 20% | \$287.72 | \$641.76 |
| Broad Network | INDEMNITY | Wellpoint Total Choice | 25% | \$438.65 | \$974.96 |
| | PPO-TYPE | Wellpoint PLUS | 20% | \$218.41 | \$521.21 |
| | POS | Harvard Pilgrim Explorer | 20% | \$237.59 | \$588.21 |
| | HMO | Mass General Brigham Health Plan Complete | 20% | \$218.29 | \$576.92 |
| Regional Network | HMO | Health New England | 20% | \$171.87 | \$412.23 |
| Limited Network | PPO-TYPE | Wellpoint Community Choice | 20% | \$167.48 | \$416.26 |
| | HMO | Harvard Pilgrim Quality | 20% | \$177.13 | \$450.50 |

Retirees and Survivors with Medicare

| | | Medicare Plan Rates | | |
|--|--------------|---|-------------------|---------------------|
| PRODUCT CATEGORY | PRODUCT TYPE | HEALTH PRODUCT | Contribution Rate | Individual Coverage |
| National Network - Medicare Supplement | INDEMNITY | Wellpoint Medicare Extension | 25% | \$119.08 |
| | | Harvard Pilgrim Medicare Enhanced | | \$117.06 |
| | | Health New England Medicare Supplement Plus | | \$117.68 |
| Limited Network - Medicare Advantage | HMO | Tufts Health Plan Medicare Preferred | 20% | \$78.24 |

Rates are calculated by the City of Somerville Human Resources Department

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| <p>Rate questions?</p> <p>CALL PERSONNEL: 617-625-6600 x3324</p> |
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HIGHLIGHTS

DENTAL INSURANCE

Dental Insurance Plans

- Your dental insurance benefits will continue with Cigna offering Low and High Plan options. The plan designs remain the same however, rates have been increased by 4% for FY2026.

VISION INSURANCE

Vision Insurance Plan

- Your vision insurance benefits will continue with Vision Service Plan (VSP). There is a slight rate increase, but the Contact Lens/Frame allowance is increasing from \$150 to \$180 for FY2026

LIFE INSURANCE

Life Insurance Plans

- Your life insurance benefits will continue with Boston Mutual. Your Group Life plan design and rates remain the same for FY2026. New enrollments require completion of evidence of insurability and HIPAA forms for actuarial approval by Boston Mutual.

Dental, Life & Vision Insurance FY2026 Insurance Rates

(Effective July 1, 2025 through June 30, 2026)

| Plan | Monthly Premium | Annual Premium | Employee Contribution | Deduction per Pay Period | | | | |
|---|-----------------|----------------|-----------------------|--------------------------|-------|-------|-------|--------|
| | | | | 52 | 42 | 26 | 21 | 12 |
| CIGNA DENTAL - <u>Low Plan</u> (100% Paid by Employee) | | | | | | | | |
| Family | 112.45 | 1,349.40 | 1,349.40 | 25.95 | 32.13 | 51.90 | 64.26 | 112.45 |
| Single | 43.42 | 521.04 | 521.04 | 10.02 | 12.41 | 20.04 | 24.81 | 43.42 |
| | | | | | | | | |
| CIGNA DENTAL - <u>High Plan</u> (100% Paid by Employee) | | | | | | | | |
| Family | 146.19 | 1,754.28 | 1,754.28 | 33.74 | 41.77 | 67.47 | 83.54 | 146.19 |
| Single | 56.44 | 677.28 | 677.28 | 13.02 | 16.13 | 26.05 | 32.26 | 56.44 |
| | | | | | | | | |
| BOSTON MUTUAL GROUP LIFE INSURANCE (50% Paid by Employee) | | | | | | | | |
| | 11.05 | 132.60 | 66.30 | 1.28 | 1.58 | 2.55 | 3.16 | 5.53 |
| | | | | | | | | |
| VISION SERVICE PLAN INSURANCE (100% Paid by Employee) | | | | | | | | |
| Family | 16.69 | 200.28 | 200.28 | 3.85 | 4.77 | 7.70 | 9.54 | 16.69 |
| Single | 6.04 | 72.48 | 72.48 | 1.39 | 1.73 | 2.79 | 3.45 | 6.04 |

PLEASE NOTE: Rates subject to change without notice. There is a separate rate sheet for the GIC Medical Insurance.

Dental, Life, Vision Insurance FY2026 Retiree Insurance Rates

(Effective July 1, 2025 through June 30, 2026)

| Plan | Monthly Premium | Annual Premium | Employee Contribution | Retiree Monthly Contribution |
|--|-----------------|----------------|-----------------------|------------------------------|
| CIGNA DENTAL - Low Plan (100% Paid by Retiree) | | | | |
| Family | \$118.08 | \$1,416.96 | \$1,416.96 | \$118.08 |
| Single | \$45.58 | \$546.96 | \$546.96 | \$45.58 |
| CIGNA DENTAL - High Plan (100% Paid by Retiree) | | | | |
| Family | \$153.48 | \$1,841.76 | \$1,841.76 | \$153.48 |
| Single | \$59.26 | \$711.12 | \$711.12 | \$59.26 |
| BOSTON MUTUAL GROUP LIFE INSURANCE (50% Paid by Retiree) | | | | |
| | \$11.05 | \$132.60 | \$66.30 | \$5.53 |
| VISION SERVICE PLAN INSURANCE (100% Paid by Retiree) | | | | |
| Family | \$16.69 | \$200.28 | \$200.28 | \$16.69 |
| Single | \$6.04 | \$72.48 | \$72.48 | \$6.04 |

PLEASE NOTE: Rates subject to change without notice. There is a separate rate sheet for the GIC Medical Insurance.

HIGHLIGHTS

LONG TERM DISABILITY INSURANCE

Long-Term Disability (LTD) insurance coverage is available through Sun Life Financial. LTD offers income insurance in the case of continued disability exceeding 90 days paid at 60% of your income tax-free as deductions are paid post-tax.

SHORT TERM DISABILITY INSURANCE

Short-Term Disability (STD) insurance coverage is available through Colonial Life. STD offers income insurance in the case of disability. The elimination period is determined by the plan you elect. Benefits are paid at 60% of your income tax-free as deductions are paid post-tax.

457B DEFERRED COMPENSATION PLANS

This benefit offers the convenience of retirement savings and investment through payroll deductions on a pre- or post-tax basis. There are 3 vendor options.

Enrollment in a 457B is a two-part process. First you go to Somerville's page on our third-party administrator's (TSA) website and submit a salary reduction agreement. Then contact your selected vendor representative directly to make your investment elections. Detailed information available online.



5 SIMPLE STEPS TO ENSURE THE MOST COST EFFECTIVE MEDICAL CHOICES

- **Compare Medical Plans Available to you and your family thru the City of Somerville (GIC).**
- **Check to see whether your current providers are members of existing HMO/PPO/POS networks.**
- **Compare costs of City plans available to you. Can a less expensive option work for you?**

**5 SIMPLE
STEPS TO
ENSURE THE
MOST COST
EFFECTIVE
MEDICAL
CHOICES
(CONTINUED)**

- **Compare Medical Plans Available to you and your family thru a spouse or partner's employer and their costs. Open Enrollment Elections Effective July 1, 2025 may create a 'Qualifying Event' at a spouse's employer allowing a change even though *their* Open Enrollments may be effective at a different time of the year (for example – January 1, 2026).**
- **Opt-Out Eligibility has relaxed for FY2026. You may be able to take advantage of Opt-Out stipends if you were enrolled in medical coverage thru the city as of June 30, 2025.**

INDEMNITY AND PPO PLANS

Plan Types Not Requiring a PCP Designation (Primary Care Provider) or Referrals for Specialists

- Indemnity Plan – (Traditional “fee for service” plan) Allows access to providers without network restrictions. May lead to higher costs as you are typically responsible for a higher portion of bills.
- PPO Plan – (Preferred Provider Organization) Using an in-network provider is offered at lower cost. May use “out-of-network” providers typically at a higher cost.

POS AND HMO
PLANS
(WELLNESS
FOCUSED
PLANS)

These Plan Types ***Require*** a PCP Designation (Primary Care Provider) ***and*** PCP Referrals for Specialists

- **POS Plan** – (Point of Service Plan) Using an “in-network” provider is offered at lower cost. May use providers outside of the network typically at higher costs. Provider networks may be more limited.
- **HMO** – (Health Maintenance Organization) Must use an “in-network” providers. May use “out-of-network” providers *only* for emergency.

WHAT'S NEXT?

If you are happy with your insurance coverages, you do not need to do anything during this Open Enrollment to maintain your current coverages.

If you wish to enroll or make changes to your benefits, please complete the appropriate form(s) or process found on the City of Somerville's open enrollment website at somervillema.gov/openenrollment by May 1st.

Note for health insurance:

- ***Health*** Insurance changes must be submitted via the myGIC Link online portal.

Changes will be reflected in the first payroll in June.

Questions?

Please visit the
open enrollment website at
Somervillema.gov/openenrollment
or

contact the Benefits office at
617-625-6600 Ext 3324

Benefits@Somervillema.gov

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