

# Retiree Benefits Information

## Health Insurance

The Town of Mansfield provides Health Insurance for retirees, including spouses and dependents under age 26, contributing 75% of the premium. Retiree insurance will begin on the 1<sup>st</sup> of the month following the actual retirement date.

There are currently 4 active (under age 65) plans and 2 Medicare Supplement (age 65 and over) plans. Both Active and Medicare Supplement plans include Prescription Drug coverage.

- Information about the **active** plans, including the Summary of Benefits and Coverage, can be found using the following website link:

<http://www.mansfieldma.com/town-government/departments/human-resources/employee-benefits/>

The Town requires retirees, including spouses and dependents, who are eligible for Medicare to apply for Medicare Part B and, if eligible, to transfer to a Medicare Supplement Plan.

- Retiree, or spouse, turning 65 will need to apply for Medicare part B three months prior to the first day of the month they will be turning 65, even if there is a possibility Medicare will be denied. If denied the letter of denial will be needed to be eligible to continue on an active plan.

For more information about Medicare go to the following website:

<https://www.medicare.gov/>

- The person who is not 65 will continue on an individual active plan.
- If there are 3 or more people on the family plan the active family plan will remain in effect. The person turning 65 will still need to apply for Medicare Part B.
- If the Retiree dies the surviving spouse will be eligible to continue on the Towns insurance at the same cost. Surviving spouses are no longer eligible for insurance if they remarry.
- Information about the Medicare Supplement plans, including Summary of Benefits and Coverage, can be found using the following website link:

<http://www.mansfieldma.com/town-government/departments/human-resources/retiree-benefits>

The Health Insurance plans also include Fitness and Weight Loss reimbursements benefits. See below for more information and forms.

For a **Fitness Benefit Reimbursement Form** use the following website link:

[http://www.mansfieldma.com/wp-content/uploads/Fitness\\_Reimbursement\\_Form.pdf](http://www.mansfieldma.com/wp-content/uploads/Fitness_Reimbursement_Form.pdf)

For a **Weight Loss Benefit Reimbursement Form** use the following website link:

[http://www.mansfieldma.com/wp-content/uploads/Weight\\_Loss\\_Reimbursement\\_Form.pdf](http://www.mansfieldma.com/wp-content/uploads/Weight_Loss_Reimbursement_Form.pdf)

Paper copies of the materials listed above are available in the Treasurer's office on the 2<sup>nd</sup> floor in Town Hall. These documents are also available to e-mail. Please call 508-261-7340 or 508-851-6427 or e-mail [bguilbault@mansfieldma.com](mailto:bguilbault@mansfieldma.com) or [ekelley@mansfieldma.com](mailto:ekelley@mansfieldma.com).

## **Dental Insurance**

The Town provides individual and family Dental Insurance to retirees contributing 50% of the premium. For more information and plan details go to the following website:

<http://www.mansfieldma.com/town-government/departments/human-resources/retiree-benefits>

## **Life Insurance**

Retirees who had Basic Life or Voluntary Life plan #14190 as an active employee may continue with these insurance(s) as a retiree.

- The Basic Life Insurance benefit decreases to \$2,000 and the monthly premium decreases to 1.08 per month with the Town contributing .86 per month towards the premium.
- The Voluntary Life Insurance benefit decreases to \$5,000 and the monthly premium will be \$3.90 per month - 100% paid by the retiree. The dependent coverage (if applicable) premium and amount is determined on an individual basis. This plan cancels at age 75. Please contact the Treasurer's Office for more details.
- The Voluntary Life Insurance plan # 26440 can be converted after retirement to be paid directly to Boston Mutual Life Ins. Please contact the Treasurer's office for the application form.

## **Vision Insurance**

In order to have Vision Insurance as a retiree you must have it as an active employee. Retiree rates apply.

## **Mitigation**

Mitigation requests for retirees need to be submitted to the Treasurer's Office.

## **Payment of Insurance Benefits**

Payment for your Insurance Benefits will be deducted from your pension check the month prior to the month of coverage provided there is enough to cover the deductions. If there is not enough to cover all insurance deductions you may pay directly to the Treasurer's office. The payments will be due in the office the month prior to the coverage month with the exception of the Medicare Supplement plans.

Payments for the Medicare Supplement plans are required in the office by the 4<sup>th</sup> of the month prior to the coverage month. If payment is not received by the 4<sup>th</sup> a 21 day letter will be sent to you and the Health Insurance administrator and would require re-applying for the coverage.

## **Open Enrollment for Retirees**

You may change or add Health Insurance or Dental Insurance as a retiree as follows:

Open enrollment for the active (under age 65) Health Insurance and the Dental Insurance is typically the month of May for a July 1<sup>st</sup> start date.

If you have coverage, notice of open enrollment and new plan rates are sent at the end of April. If you are not actively enrolled in the Towns Health or Dental plans you will not receive notification of open enrollment however if you wish to enroll you must apply during the open enrollment period for the July 1<sup>st</sup> start date.

Open enrollment for the Medicare Supplement plans is during November of each year with a start date of January 1. Notice of new rates and open enrollment will be sent at the end of October to anyone currently enrolled in a Medicare Supplement plan.

In order to enroll in Health Insurance outside of the open enrollment periods there must be a qualifying event, i.e.: loss of coverage or a move outside of the service area.