



# City of Lynn

Active Employees

FY2021



Guide

**June 1, 2020 – June 30, 2020**

**Benefits Effective July 1, 2020**

Welcome to the City of Lynn FY2021 Open Enrollment!

**Open Enrollment begins on June 1, 2020 and ends on June 30<sup>th</sup> with benefit changes being effective as of July 1, 2020.**

The benefits described in this booklet are some of the benefits offered by the City of Lynn to benefits eligible employees.

**ELIGIBILITY:**

You are eligible for benefits if you are an active employee of the City of Lynn working a minimum of 20 hours per week.

All Open Enrollment communication can be found on the City of Lynn [Open Enrollment site under the Personnel Department Page](#).

**What's New?**

**THIS YEAR, HEALTH AND DENTAL CHANGES MUST BE SUBMITTED ELECTRONICALLY THROUGH THE CITY'S [EMPLOYEE SELF SERVICE \(ESS\) WEBSITE](#).**

**Please be advised that all enrollments/changes must be submitted by June 30, 2020.**

**\*\*If you are not enrolling in or making changes to your benefits, you do not need to do anything. Your benefits will continue as they are.\*\***

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## Available Benefits During This Enrollment Period

June 1, 2020 – June 30, 2020

Effective Date July 1, 2020

### ) Health Insurance

*No changes to plans offered in prior year. Premiums have increased.*

- Harvard Pilgrim HMO
- Harvard Pilgrim PPO

### ) Dental Insurance

*Now all employees can enroll in either one of the plans offered below.*

- Altus High Plan (includes orthodontics)
  - Previously the Police Dept Plan
- Altus Low Plan
  - Previously City of Lynn & School Dept Plan

**\*\*All Plans Offer Family or Individual Rates\*\***

# Health Insurance

## (HMO or PPO Plans)

***For Active Employees:*** Harvard Pilgrim Health Care (HPHC) provides medical coverage, while Maxor provides your prescription drug coverage.

- ) Harvard Pilgrim Health Care (HPHC) has new premium rates for FY2021.
- ) The employee contribution rates for employees hired *AFTER* July 1, 2019 will remain at 25% for the HMO plans.
- ) For employees hired *BEFORE* July 1, 2019, the employee contribution rates will increase from 23% to 25%.
- ) For the PPO plans, the employee contribution rates will remain at 30%.

## **Have Questions? Need More Information?**

You may review the City's [Open Enrollment website](#) to review plans. Benefit handbooks for each of these plans have been included on this site. Monthly and weekly rates for each of these plans offered have been broken down for you on the following pages. Please note City and School Department rates are calculated differently.

# Harvard Pilgrim Rates

## CITY EMPLOYEES

(Based on 48 weekly payments)

### Monthly Premium Comparison to Prior Year

	FY2020		FY2021	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
HPHC PPO	\$ 1,415.68	\$ 3,800.30	\$ 1,557.25	\$ 4,180.33
HPHC HMO	\$ 899.11	\$ 2,407.48	\$ 953.05	\$ 2,551.93

### FY 2021 PPO Employee and Employer Portions

	WEEKLY PREMIUM	EMPLOYEE %	EMPLOYEE PORTION	EMPLOYER %	EMPLOYER PORTION
PPO INDIVIDUAL	\$ 389.31	30%	\$ 116.80	70%	\$ 272.51
PPO FAMILY	\$ 1,045.08	30%	\$ 313.53	70%	\$ 731.55

### FY 2021 HMO Employee and Employer Portions

	WEEKLY PREMIUM	EMPLOYEE %	EMPLOYEE PORTION	EMPLOYER %	EMPLOYER PORTION
HMO INDIVIDUAL	\$ 238.26	25%	\$ 59.56	75%	\$ 178.70
HMO FAMILY	\$ 637.98	25%	\$ 159.50	75%	\$ 478.48

# Harvard Pilgrim Rates

## SCHOOL EMPLOYEES

(Based on 38 weekly payments)

### Monthly Premium Comparison to Prior Year

	FY2020		FY2021	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
HPHC PPO	\$ 1,415.68	\$ 3,800.30	\$ 1,557.25	\$ 4,180.33
HPHC HMO	\$ 899.11	\$ 2,407.48	\$ 953.05	\$ 2,551.93

### FY 2021 PPO Employee and Employer Portions

	WEEKLY PREMIUM	EMPLOYEE %	EMPLOYEE PORTION	EMPLOYER %	EMPLOYER PORTION
PPO INDIVIDUAL	\$ 491.76	30%	\$ 147.53	70%	\$ 344.23
PPO FAMILY	\$ 1,320.10	30%	\$ 396.03	70%	\$ 924.07

### FY 2021 HMO Employee and Employer Portions

	WEEKLY PREMIUM	EMPLOYEE %	EMPLOYEE PORTION	EMPLOYER %	EMPLOYER PORTION
HMO INDIVIDUAL	\$ 300.96	25%	\$ 75.24	75%	\$ 225.72
HMO FAMILY	\$ 805.87	25%	\$ 201.47	75%	\$ 604.40

# Dental Insurance (Altus)

The renewal rates for Altus Dental effective **07/01/2020 – 06/30/2021** has a **0%** increase, **no change** in rates. This year the city has decided to open both plans to all employees.

For comparisons between the High and Low Plans offered below, please refer to the [City of Lynn’s Open Enrollment Website](#).

## Altus Dental Low Plan

100/80/50 \$25/\$75 deductible and a calendar year max of \$1,500.

Monthly premiums: Individual \$48.32 / Family \$134.60

## Altus Dental High Plan with (Orthodontics \$1000 Lifetime Max)

100/100/50 \$25/\$75 deductible and a calendar year max of \$1500.

Monthly premiums: Individual \$56.16 / Family \$164.02

### Effective 07/1/2020 – 06/30/2021 (weekly deductions)

Number	Name	Individual	Family	# of Weeks
9745-0001	City of Lynn Municipal (Low)	\$11.15	\$31.06	52
7945-0002	City of Lynn Municipal (High)	\$12.96	\$37.85	52
7945-0003	City of Lynn Schools (Low)	\$15.26	\$42.50	38
7945-0006	City of Lynn Schools (High)	\$17.73	\$51.79	38

## Have Questions? Need More Information?

Tracy Daddario

Group Benefits Manager / DiVirgilio Financial Group

[tracy@dfgedge.com](mailto:tracy@dfgedge.com)



**CITY OF LYNN - DENTAL COMPARISON  
CITY AND POLICE**

<b>PREMIUM DUE AT TIME OF ENROLLMENT</b>		<b>7945-0001</b>	<b>7945-0002</b>
NEW ENROLLEES	IND	\$48.32	\$56.16
	FAM	\$134.60	\$164.02
<b>EXISTING ENROLLEES TIER CHANGES</b>			
Individual Low Plan to Family Low Plan	FAM	\$86.28	
Individual High Plan to Family High Plan	FAM		\$107.86
<b>EXISTING ENROLLEES PLAN CHANGES</b>			
Individual Low Plan to Individual High Plan	IND		\$7.84
Family Low Plan to Family High Plan	FAM		\$29.42

ONLINE PAYMENT <https://ipn2.paymentus.com/rotp/dviss?header.paymentTypeCode=INSUR>

**E-CHECK PAYMENTS ONLY OR ENROLLMENTS WILL NOT BE PROCESSED**

	<b>Altus Dental Low Plan</b>	<b>Altus Dental High Plan</b>
<b>Preventative &amp; Diagnostic</b>		
Cleanings	100%	100%
Oral Exams	100%	100%
Fluoride Treatments	100%	100%
X-rays	100%	100%
Full mouth or Panorex	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
<b>Minor Restorative*</b>		
Denture Repairs	80%	100%
Palliative Treatment	80%	100%
Fillings - composites on all teeth	80%	100%
Simple Extractions	50%	100%
Oral Surgery/Anesthesia	50%	100%
Endodontics (Root Canals)	80%	100%
Perio Maintenance (cleanings)	100%	100%
Periodontic Surgery	50%	100%
Root Planing & Scaling	50%	100%
<b>Major Restorative*</b>		
Crowns	50%	50%
Prosthodontics	50%	50%
Single Tooth Implants	50%	50%
<b>Orthodontia</b>	N/A	50% to age 19 (\$1000 lifetime max)
<b>Calendar Year Deductible*</b>	\$25/\$75	\$25/\$75
<b>Calendar Year Maximum</b>	\$1,300	\$1,300
<b>Dependent Coverage</b>	Dependents to age 26	Dependents to age 26

**CITY OF LYNN - DENTAL COMPARISON  
LYNN PUBLIC SCHOOLS**

<b>JULY AND AUGUST PREMIUM DUE AT TIME OF ENROLLMENT</b>		<b>7945-0003</b>	<b>7945-0006</b>
<b>NEW ENROLLEES</b>	<b>IND</b>	<b>\$96.64</b>	<b>\$112.32</b>
	<b>FAM</b>	<b>\$269.20</b>	<b>\$328.04</b>
<b><u>EXISTING ENROLLEES TIER CHANGES</u></b>			
<b>Individual Low Plan to Family Low Plan</b>	<b>FAM</b>	<b>\$172.56</b>	
<b><u>EXISTING ENROLLEES PLAN CHANGES</u></b>			
<b>Individual Low Plan to Individual High Plan</b>	<b>IND</b>		<b>\$15.68</b>
<b>Family Low Plan to Family High Plan</b>	<b>FAM</b>		<b>\$58.84</b>

**ONLINE PAYMENT** <https://ipn2.paymentus.com/rotp/dvia?header.paymentTypeCode=INSUR>

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Single Tooth Implants	50%	50%
<b>Orthodontia</b>	N/A	50% to age 19 (\$1000 lifetime max)
<b>Calendar Year Deductible*</b>	\$25/\$75	\$25/\$75
<b>Calendar Year Maximum</b>	\$1,500	\$1,500
<b>Dependent Coverage</b>	Dependents to age 26	Dependents to age 26

# Benefit Contacts

<b>City Benefits</b>	<b>School Benefits</b>
<p><b>Nancie DeJoie</b>  <a href="mailto:ndejoie@lynnma.gov">ndejoie@lynnma.gov</a>            781-586-6901</p>	<p><b>Kim Ferraro</b>  <a href="mailto:ferrarok@lynnschools.org">ferrarok@lynnschools.org</a>            781-477-7220 Ext. 3101</p>
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