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March, 2018

The County Commissioners' voted on December 19, 2017 to leave the Mayflower Municipal Health Group effective at the end of the day June 30, 2018. The Commissioner's hired an insurance consultant to review our claims in relation to the increases that had been received from Mayflower over the last two years. The results of that analysis convinced the commissioners to request that our consultant seek proposals to provide health care coverage.

The County has contracted with the **Massachusetts Interlocal Insurance Association ('MIIA')** to begin providing health care coverage on July 1, 2018. It is very important for you to note that the administrator of the program will remain Blue Cross Blue Shield of Massachusetts ('BCBSMA'), and your benefits, based on the plan you select, will also remain unchanged.

Additionally, we have been able to provide some improvements in the plans offered.

- All the HMO plans will now include substantially larger networks covering providers in all New England states. This will be especially important to our employees who have providers in Rhode Island as you will now be able to access our lower cost HMO plans rather than the higher cost PPO plans.

The Following products will be offered:

Employees and <65 year old Retirees

MIIA HMO Blue New England
MIIA PPO
MIIA HMO Blue New England Value Plus
MIIA HMO Blue New England Benchmark 2

Post 65 Retirees [NO re-enrollment necessary]

MEDEX II

This switch will require all employees and retirees under the age of 65 to re-enroll in a health care plan during Open Enrollment.

A few changes have been made to the HMO product that will attract individuals, resulting in the savings of hundreds of dollars to employees and retirees under the age of 65.

Information sessions and Open Enrollment dates have been scheduled. **OPEN ENROLLMENT WILL BEGIN ON APRIL 2, 2018 AND RUN THROUGH APRIL 20, 2018 AT 12 NOON.** Each individual will have access to the insurance Summary of Benefits and the rate sheets. Please plan on attending one of these sessions. ****PLEASE SEE THE ATTACHED RATE SHEET WHICH REFLECTS A SAVINGS OF JUST OVER 5% FOR EACH EMPLOYEE OR RETIREE UNDER 65.**

ONE TIME OFFER

Two months of employee premium health insurance holidays will be offered to any employee (or retiree <65 years old) currently enrolled in the PPO Family or Individual plan, who change to an HMO plan effective July 1, 2018. So in addition to what you save over a period of 12 months in premium, you will also be granted two months of free employee premium!

If you are not an employee at one of the meeting location, please phone Peter Carreiro at the County to inform him which session you wish to attend (space is limited).

MIIA representatives, BCBS representatives and staff from the County Commissioner's Office will be on hand to answer any questions. Those individuals who cannot make a meeting date, please call 508-823-0996 or 508-824-9681 to set up an appointment to review the health care products.

DENTAL INSURANCE: (Voluntary Plan)

Blue Cross Blue Shield Dental voluntary plan will be replaced with Altus Dental effective July 1, 2018. Re-enrollment in this plan will be required.