

OPEN ENROLLMENT DATES: APRIL 12TH, 2022 – MAY 20TH, 2022
ELECTIONS WILL BE EFFECTIVE JULY 1ST, 2022

Open Enrollment: It is the City of Malden annual opportunity to evaluate benefit options, so we are encouraging employees to visit our [Open Enrollment homepage](#) to learn more about the variety of benefits offered and changes for Fiscal Year 2023. These resources can help explain the benefits and coverage options as you consider what will best meet your needs. We will continue to offer a special open enrollment for voluntary whole life and term life insurance plans from Boston Mutual. Please review each benefit description. Also, for the first time we are offering vision insurance with EyeMed (see below).

If you are satisfied with your current coverages, there is no action required with the exception of the Flexible Spending and Dependent Care Accounts. You **must re-enroll** in the flexible spending (FSA) and Dependent Care (DCA) accounts each year.

To enroll in the City's benefits, add dependents, or make changes to plans visit our Human Resources Benefits webpage at <https://www.cityofmalden.org/614/Benefits>

Medical: The City will be increasing its medical insurance premium rates for Fiscal Year 2023. Based on our annual review of the plans, the increase for FY23 will be 4.0%. As a self-insured plan our rates are driven by our actual claims and resulting projections, as well as medical trend assumptions. [Attached is the new rate sheet](#) for FY23, which is effective 7/1/2023. For 26-week paid City and School employees, deduction changes will begin with your June 3rd paycheck. For 21-week paid School employees, slight deduction changes will begin with your May 6th paycheck and continue through your June 17th paycheck to cover the difference in premium rates for the months of July and August. Then, your new rates will take effect on your first paycheck of the new school year.

Dental: There are no changes in the [City's Dental plan rates](#). Employees enrolled in Delta Dental Premier Table Plan, should consider upgrading to the PPO Plus Premier Plan. The PPO plan is designed to give the greatest opportunity for savings when you visit a participating dentist with diagnostic and preventive services covered at 100%. Review the [plan comparison chart](#) to see where you may be missing potential savings.

Vision: We are excited to announce our [new vision care benefits with EyeMed](#). This option provides free annual eye exams and an additional \$50 added to your frame allowance at PLUS Providers. Annual allowance of \$130 to use on both frame and contact lens within the benefit year.

Life: Continuing through May 20th we are offering a special open enrollment for voluntary whole life and term life insurance plans from Boston Mutual. Along with this special enrollment, the City will be increasing the Basic Life/AD&D Benefit from \$5,000 to \$10,000 for all active employees enrolled. The new premium monthly cost for employees will be \$3.82, which will begin with your paycheck of June 3rd. There is a limited time offer only during this year's Open Enrollment to purchase new or extra life insurance for yourself and your eligible family members without the need for evidence of insurability.

Wellness Program: It is important that all employees who are enrolled in the Harvard Pilgrim Health Care HMO & PPO plans participate in [the Wellness Program](#). We want to ensure you earn the full \$500 HRA incentive for **THIS** plan year (2021-2022). This **MUST** be completed by June 30th, 2022. You can log into your Wellness account at www.harvardpilgrim.org/wellnessaccount to participate.

Good Health Gateway - Diabetes Rewards Program: We are also excited that we will be continuing our partnership with [Good Health Gateway](#), the diabetes care rewards program that we announced last year which helps control and contain costs for subscribers and/or dependents with diabetes.

Disability Benefit: [Short Term Disability](#) (School employees only). This benefit pays 60% of **weekly** earnings to a maximum of \$1,150. There is a 30-Day Elimination Period for benefits. [Long Term Disability](#). This benefit pays 60% of your **monthly** earnings to a maximum of \$5,000 with a minimum of \$100 or 10%, whichever is greater. There is a 180-Day Elimination Period for benefits.

Flexible Spending and Dependent Care Accounts: The [FSA annual health care](#) election amount will increase. The new maximum allowable annual amount is \$2,850.00. You may also roll over up to \$570 in unused dollars into the next plan year for 2023-24. Qualified [Dependent Care](#) expenses are childcare expenses of eligible dependents under the age of 13 and elderly or special needs dependents requiring day care. The maximum allowable annual amount is \$5,000 per family.