

10 THINGS TO KNOW ABOUT CITY OF PEABODY 2019 OPEN ENROLLEMENT

10. You could save over \$1,100 per year by choosing HMO Blue NE vs. Blue Care Elect PPO. These plans have the same in-network deductibles and co-pays.
9. You must sign up for your Flexible Spending Account every year. The Health Care FSA maximum has increased to \$2700 this year. This money can be used for health costs including co-pays and braces!
8. HRA reimbursement for in-patient hospital admission co-pays, out-patient surgical co-pays and high tech imaging co-pays will end effective 6/30/19. You will have until December 1, 2019 to submit claims for services completed prior to June 30, 2019.
7. Under the City's Health Insurance Opt-Out Program, you could be paid up to \$12,000 over 24 months.
6. You can win prizes by participating in free MIIA Wellness Programs throughout the year.
5. Rates for Altus Dental Plans have decreased 6% this year and our Blue 20/20 Vision Plan has no rate increase.
4. You should review your beneficiary designations annually. Open enrollment is a great time to update beneficiaries if you need to.
3. All the information you need to know about the City's Blue Cross Blue Shield Plans can be found online at https://planinfo.bluecrossma.com/ekit/2019-miiacityofpeabody-en_US.pdf
2. Consider updating your tax withholding information and 457b plan contributions during open enrollment.
1. Benefits Fair is Thursday, May 2nd from 3:00 – 6:00 PM at the Higgins Middle School.