



**OFFICE OF THE  
TOWN ADMINISTRATOR**

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**IMPORTANT – PLEASE READ TO THE END. THIS AFFECTS YOU!!!!**

May 1, 2023

Re: **FY24 Annual Open Enrollment – Effective July 1, 2023**

Dear Town of Grafton Employee,

**This year's Open Enrollment runs from today until Wednesday, May 24, 2023.** The new FY24 rates are attached. After a long negotiation between the Town and Harvard Pilgrim, it has been decided to move to our coverage to a new administrator which offers many positive, new features – **MASSACHUSETTS STRATEGIC HEALTH GROUP / HEALTH PLANS INC. (HPI)**.

**INFORMATIONAL SESSIONS WILL BE HELD IN THE GRAFTON MUNICIPAL CENTER  
ON WEDNESDAY, MAY 17, 2023 AT 2:30 PM AND 4:00 PM**

The Town of Grafton is joining the Massachusetts Strategic Health Group (MSHG) as of July 1, 2023 (Fiscal Year 2024). This is a *self-funded trust* with 10 other communities, with additional communities joining for FY24.

The most important feature is that MSHG will allow us to keep the same coverage through **Harvard Pilgrim Health Care**, but our **plans will be administered by Health Plans Inc. (HPI)**, which is a third-party administrator and subsidiary of Harvard Pilgrim. We will **ALSO** have access to coverage under **UnitedHealthCare**.

**WHAT DOES THIS MEAN FOR YOU?:**

- The new Medical Plan rates are increasing by only 4.8%.
- The Annual Plan Year Deductible will be changing as follows:
  - The Individual (*per member*) Deductible will **DECREASE** from \$2,000 to **\$500!**
  - The Family Deductible will **DECREASE** from \$4,000 to **\$1,000!**
- This means you will no longer need to submit Deductible HRA claims after the end of the FY24 plan year for reimbursement. FY23 will be our last Deductible HRA submission. (*The Inpatient/Outpatient and High-Tech Imaging Copay HRA continues to be available.*)
- Going forward, instead of contacting Harvard Pilgrim directly, you will contact Health Plans, Inc. You can visit their website at <https://mshg.healthplansinc.com> or call their customer service number (877-734-6995) instead of calling Harvard Pilgrim.

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- **You will receive a new member ID card sometime in June and the plan goes into effect as of July 1, 2023.**
  - The new card will have both Health Plans, Inc. and Harvard Pilgrim logos on it.
  - You will also notice a logo for UnitedHealthCare (UHC) on the back of the card.
  - If you live outside of Massachusetts, New Hampshire, or Maine, the UHC logo will be on the front of the card, with the Harvard Pilgrim logo on the back.
- **The HMO plan will now be called an EPO plan – Exclusive Provider Organization.**
  - Don't worry! This plan is easier to use than our current plan! If a provider is in the Harvard Pilgrim network, they are a covered provider.
  - The EPO plan does **not require** members to select a *Primary Care Provider (PCP)* and referrals are **NOT** required! (*You may want to "re-think" your PPO election!*)
  - In addition to the same Harvard Pilgrim network of providers you will also have access to the UnitedHealthCare (UHC) National network of providers.
  - If you have a dependent child who lives *out-of-state*, they can access providers anywhere in the US through UHC – you do **NOT** need to be in the PPO.
- **The PHARMACY NETWORK IS CHANGING from CVS Caremark to Express Scripts!**
  - If you only use retail pharmacies, the only change is that you will need to provide your pharmacy with your new ID card.
  - If you use Mail Order you will **NEED TO TAKE ACTION** and start a NEW Mail Order account with Express Scripts.

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On another positive note, the **Altus Dental** plans remain the same and the rates have ***not changed (remember, they DECREASED last year!)***

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***Open Enrollment*** is the ***ONLY*** time to change from one plan to another unless you have a ***Qualifying Event*** –EPO, Focus EPO, or PPO – you can add or drop Medical or Dental coverage or add/drop dependents. ***If you do not want to make any changes, your current enrollment will continue – no further action is required!***

**Updated Plan Summaries will be posted on the Town's website shortly.**

<https://www.grafton-ma.gov/human-resources/pages/health-insurance-benefits>

<https://www.grafton-ma.gov/human-resources/pages/dental-insurance>

If you want to continue to participate in the **Flexible Spending Account (FSA)** with **American Fidelity** a new enrollment is **REQUIRED!** This is the only plan that must be actively enrolled in each year! Enrollment information/instructions will be sent separately.

**Please contact Human Resources if you have any questions. ALL Insurance (MSHG/HPI and Altus) enrollment changes MUST be received by Wednesday, May 24<sup>th</sup>. Flex enrollments will be due according to instructions you receive from American Fidelity.**