



RETIREE RATE SHEET

PLAN YEAR 2023

OPEN ENROLLMENT November 7- 18, 2022

The Medicare Open Enrollment period is your opportunity to make changes to your benefit elections for the 2023 plan year. During open enrollment, you may:

- Enroll in or change your plan
- Add or remove dependents
- Update beneficiaries

Any changes must be completed during this time period. Open enrollment will not be available again until November 2023. Payroll deductions for any changes will start on December 31, 2022 with benefits to start January 1, 2023. If you do not qualify for Medicare, please disregard this letter.

You **must** contact the Payroll/Benefits office immediately if the following qualifying life events apply to you:

- If you are a City Retiree and turning 65, you must qualify for Medicare A & B at your local Social Security office and contact our office
- If you apply for disability, please call the Payroll/Benefits office
- Married, Divorced, Widowed, new birth or adoption; please call the Payroll/Benefits office

All Blue Cross Blue Shield Plan documents can be found at www.fitchburgma.gov/benefits

HEALTH INSURANCE RATES

Retiree Rates	Total Premium	City Monthly	Employee Monthly
		70%	30%
MEDEX II and BLUE MEDICARE RX	\$327.60	\$229.32	\$98.28
Medicare Blue HMO	\$464.05	\$324.84	\$139.21
Survivor Rates	Total Premium	City Monthly	Survivor Monthly
		50%	50%
MEDEX II and BLUE MEDICARE RX	\$327.60	\$163.80	\$163.80
Medicare Blue HMO	\$464.05	\$232.03	\$232.02