



**City of Fitchburg  
Payroll Department  
166 Boulder Drive, Ste. 108  
Fitchburg, MA 01420**



**May 2020**

**To: All City Employees**  
**From: Susan Denuzzio – Payroll/Benefits Manager**

**Subject: OPEN ENROLLMENT – HEALTH INSURANCE**

The Open Enrollment Period for employees to change Health Insurance Coverage will be held **May 8, 2020 through May 22, 2020**. Any changes, such as transferring to a different group or adding a dependent, must be done during this time period.

**THIS OPEN ENROLLMENT PERIOD WILL NOT BE AVAILABLE AGAIN UNTIL MAY 2021.**

**Payroll deductions will start on June 12, 2020 and will be effective on July 1, 2020.**

**HEALTH INSURANCE RATES**  
**Blue Cross/Blue Shield**

**20 DEDUCTION PAY PERIODS**

Available Plans		Total Premium	City Monthly	Employee	
				Monthly	Bi-Weekly
Network Blue of New England	Individual	\$888.00	75% City \$666.00	25% Employee \$222.00   \$111.00	
	Family	\$2,343.60	\$1,757.70	\$585.90	\$292.95
			70% City	30% Employee	
Blue Choice of New England	Individual	\$1,182.00	\$827.40	\$354.60	\$177.30
	Family	\$3,025.20	\$2,117.64	\$907.56	\$453.78
			70% City	30% Employee	
Blue Care Elect PPO	Individual	\$1,651.20	\$1,155.84	\$495.36	\$247.68
	Family	\$4,452.00	\$3,116.40	\$1,335.60	\$667.80

**If you are retired and turning 65, you must qualify for Medicare A & B at your local Social Security office. If you apply for disability, call the Payroll Department Immediately! Since the last enrollment, WERE YOU MARRIED, DIVORCED, WIDOWED? You must call the Payroll Department at (978)829-1845 to make any Qualifying Event changes. Blue Cross Blue Shield Plan documents can be found at [www.fitchburgma.gov/benefits](http://www.fitchburgma.gov/benefits).**