

# ***2025 Open Enrollment Guide***

***Plan year 1/1/2026 – 12/31/2026***

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This brochure summarizes the benefit plans that are available to Town of Burlington eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Town of Burlington Benefits Department. Information provided in this brochure is not a guarantee of benefits.

## A Message from The Town of Burlington

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At The Town of Burlington, we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to support the needs of our employees and their dependents. This brochure will help you choose the type of plan and level of coverage that is right for you.

This year's open enrollment period will run from **Wednesday, Oct 29<sup>th</sup> to Friday, November 14<sup>th</sup>**, with our **Health Fair taking place on Wednesday, Oct 29<sup>th</sup> from 1-5pm at Grandview Farm.**

To enroll in your 2026 benefits, visit our open enrollment website at <https://www.burlington.org/639/Open-Enrollment> before the November 14<sup>th</sup> deadline.

In Good Health,

Christine Sinacola  
Benefits Administrator  
781-270-1622  
[csinacola@burlington.org](mailto:csinacola@burlington.org)

# Benefits for You & Your Family

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We are pleased to announce our 2026 benefits program, which is designed to help you stay healthy, feel secure, and maintain a work/life balance. Offering a competitive benefits package is just one way we strive to provide our employees with a rewarding workplace. Please read the information provided in this guide carefully. For full details about our plans, please see the Benefits Information tab on the Burlington website. You can locate Benefits website here: <https://www.burlington.org/639/Open-Enrollment>

## Who is Eligible?

All Employees who are actively working at least 20 hours per week and their eligible dependents may participate in our benefits program. In most cases, coverage is available for you, your legal spouse, and/or dependent children up to the age of 26.

**Note:** Proof of dependent eligibility (e.g., marriage certificate, and/or birth certificates) may be required during annual dependent audits.

To inquire about benefits, contact the Benefits Department at (781) 270-1623.

## How Do I Enroll?

To enroll in benefits, you will need to navigate to the Benefits Enrollment Forms page on the Town of Burlington website. You can then select the enrollment form you need from the options displayed on the page. For directions on how to navigate to the forms, please see below:

1. Go to [www.burlington.org](http://www.burlington.org)
2. Click on "Your Government" from the ribbon bar
3. Select Departments
4. Select Human Resources
5. Then, click Benefits Information > Benefits Enrollment Forms from the menu bar

## When is My Coverage Effective?

Coverage for our benefits begins on the first day of the month following your hire date. You have 30 days from your date of hire to elect your benefits. You are also able to enroll in coverage during open enrollment each year for a January 1<sup>st</sup> effective date.

## Changing Coverage During the Year

You can only change your coverage during the year when you experience a qualifying life event, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. Any change you make to your benefits must be consistent with the event. If you do experience a qualifying event, please visit the Benefits Information page on the Burlington website. Select "Benefits Enrollment Forms", and choose from the coverage selections in order to download the change form.

## Submitting Changes or New Enrollments

All Changes and New Enrollments must be submitted to [Benefits@burlington.org](mailto:Benefits@burlington.org), or in person to the Treasurer's office at 29 Center Street, Burlington MA 01803 prior to the end of Open Enrollment.

# Overview of Your Benefits

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The Town of Burlington will be offering the following benefits for the 2026 Calendar year:

## Medical Insurance: Active Employees

- Blue Cross Blue Shield of Massachusetts
  - Network Blue New England HMO- Health Reimbursement Account included.
  - Blue Care Elect PPO
- Harvard Pilgrim Health Care
  - Best Buy HMO
  - Best Buy HSA HMO
- Health Plan add-ons
  - BurlingtonScripts Prescription Drug Savings: Available to all health plan members at no additional cost.
  - Good Health Gateway Diabetes Rewards
  - Shields SimplySave

## Spending Accounts

- Healthcare Reimbursement Account: Voya
- Flexible Spending Account: Voya
- Dependent Care Spending Account: Voya
- Health Savings Account: Health Equity

## Dental Insurance: Altus Dental (100% Employee Paid)

- Altus Dental Low Plan
- Altus Dental High Plan

## Disability Insurance: Lincoln Financial (100% Employee Paid)

- Short Term Disability Plan
- Long Term Disability Plan

## Basic Life and AD&D: The Hartford (100% Employee Paid)

- Basic Life and AD&D Plan

## Voluntary Benefits: Colonial Life (100% Employee Paid)

- Supplemental Short Term Disability
- Accident Insurance
- Cancer and Critical Illness Insurance
- Medical Bridge Insurance
- Supplemental Whole Life & Term Life Insurance

## Additional Life Insurance: NCPERS

- Group Decreasing Term Life Insurance

## Tax Shelters

- 457 Plan
- 403-b Plan





# TOWN OF BURLINGTON

## Treasurer & Collector's Office

Ana-Maria DeRosa, Treasurer/Collector

Paul Shvartsman, Deputy Treasurer/Collector

### 2026 SCHOOL EMPLOYEES PAYROLL DEDUCTIONS

Date: October 20, 2025

To: All Eligible Employees and Retirees

From: Ana DeRosa, Treasurer/Collector



### HEALTH INSURANCE RATES EFFECTIVE JANUARY 1, 2026

	MONTHLY				
	<u>Employee</u>	<u>Town</u>	<u>Total</u>	<u>Percentage</u>	
	<u>Share</u>	<u>Share</u>	<u>Premium</u>		
<b><u>Blue Care Elect PPO 14% Increase</u></b>					
Individual	769.05	769.06	1,538.11	50.00%	50.00%
Family	2,061.06	2061.07	4,122.13	50.00%	50.00%
<b><u>BCBS HMO BLUE Deductible 14% Increase</u></b>					
Individual	384.52	897.22	1,281.74	30.00%	70.00%
Family	1,030.55	2404.63	3,435.18	30.00%	70.00%
<b><u>HARVARD PILGRIM Deductible 14% Increase</u></b>					
Individual	338.00	788.67	1,126.67	30.00%	70.00%
Family	857.29	2000.33	2,857.62	30.00%	70.00%
<b><u>HARVARD PILGRIM HSA PLAN 14% Increase</u></b>					
Individual	228.56	533.30	761.86	30.00%	70.00%
Family	609.49	1422.15	2,031.64	30.00%	70.00%

### LISTED BELOW ARE THE RATES PER SCHOOL PAYROLL CHECKS

	21		22		23		26	
	<u>PAYS</u>		<u>PAYS</u>		<u>PAYS</u>		<u>PAYS</u>	
<u>Blue Care Elect Preferred PPO</u>	Emp	Town	Emp	Town	Emp	Town	Emp	Town
Individual	439.46	439.46	439.46	439.46	401.24	401.25	369.14	369.15
Family	1,177.75	1177.75	1,177.75	1,177.75	1,075.34	1,075.34	989.31	989.31
<u>BX/BS HMO BLUE Deductible</u>								
Individual	219.73	512.70	219.73	512.70	200.62	468.11	184.57	430.66
Family	588.89	1374.07	588.89	1,374.07	537.68	1,254.59	494.67	1154.22
<u>HARVARD PILGRIM Deductible</u>								
Individual	193.14	450.67	193.14	450.67	176.35	411.48	162.24	378.56
Family	489.88	1143.05	489.88	1,143.05	447.28	1,043.65	411.50	960.16
<u>HARVARD PILGRIM HSA PLAN</u>								
Individual	130.60	304.74	130.60	304.74	119.25	278.24	109.71	255.98
Family	348.28	812.66	348.28	812.66	318.00	741.99	292.56	682.63

If you have any questions regarding your benefits please call the Benefits Office at 781-270-1623 or email at [benefits@burlington.org](mailto:benefits@burlington.org)

29 CENTER STREET • BURLINGTON, MASSACHUSETTS 01803 • TEL (781) 270-1625  
[www.burlington.org](http://www.burlington.org) • [taxcollector@burlington.org](mailto:taxcollector@burlington.org)



# TOWN OF BURLINGTON

## Treasurer & Collector's Office


Ana-Maria DeRosa, Treasurer/Collector

Paul Shvartsman, Deputy Treasurer/Collector

### 2026 TOWN EMPLOYEE WEEKLY PAYROLL DEDUCTIONS

**Date:** October 20, 2025

**To:** All Eligible Employees and Retirees

**From:** Ana DeRosa, Treasurer/Collector 

### HEALTH INSURANCE RATES AND PLANS EFFECTIVE JANUARY 1, 2026

**14% Increase on Blue Care Elect**

**14% Increase on Network Blue New England**

**14% Increase on Harvard Pilgrim Best Buy HMO**

**14% Increase on Harvard Pilgrim HSA**

		Weekly Employee	Weekly Town	Monthly Employee	Monthly Town	Total Premium	Employee Share	Town Share
<b><u>BLUE CARE ELECT PPO</u></b>								
Individual		192.26	192.26	769.05	769.06	1,538.11	50.00%	50.00%
Family		515.27	515.27	2,061.07	2,061.07	4,122.13	50.00%	50.00%
<b><u>NETWORK BLUE NEW ENGLAND HMO</u></b>								
Individual	\$1,000 Deductible	96.13	224.30	384.52	897.22	1,281.74	30.00%	70.00%
Family	\$2,000 Deductible	257.64	601.16	1,030.55	2,404.63	3,435.18	30.00%	70.00%
<b><u>HARVARD PILGRIM BEST BUY</u></b>								
Individual	\$1,000 Deductible	84.50	197.17	338.00	788.67	1,126.67	30.00%	70.00%
Family	\$2,000 Deductible	214.32	500.08	857.29	2,000.33	2,857.62	30.00%	70.00%
<b><u>HARVARD PILGRIM HSA Plan</u></b>								
Individual	\$3,000 Deductible	57.14	133.33	228.56	533.30	761.86	30.00%	70.00%
Family	\$6,000 Deductible	152.37	355.54	609.49	1,422.15	2,031.64	30.00%	70.00%

**If you have any questions regarding your benefits please call the Benefits Office at 781-270-1623  
or email at [benefits@burlington.org](mailto:benefits@burlington.org)**



**TOWN OF BURLINGTON**  
*Treasurer & Collector's Office*

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**2026 Altus Dental Rates**  
**Monthly Premiums**

Indiv Low \$40.91      Indiv High \$59.02

Fam Low \$112.08      Fam High \$162.83



# Medical Insurance: BCBS Plans

The Town of Burlington is pleased to offer medical plans through Blue Cross Blue Shield of MA. The chart below is a brief outline of the plans offered by The Town of Burlington. To find a Provider, visit:


<https://member.bluecrossma.com/fad>.


**Blue Cross Blue Shield HMO Plan:** If you are enrolled in the Blue Cross Blue Shield of MA HMO Plan, employees are required to have a Primary Care Provider.

- **HRA:** The HMO plan is tied to a Health Reimbursement Account (HRA) through Voya. The Town of Burlington will offset \$500 per individual deductible and \$1,000 per family deductible. See more details about the HRA on page 10.

**Blue Cross Blue Shield PPO plan:** It's recommended that you choose an in-network primary care physician (PCP) for your medical coverage, even though it is not required. Selecting an in-network PCP will limit a higher cost share. A PCP can be your Family Practitioner, Internist, General Medicine, Pediatrician, or an OB/GYN (Obstetrician and Gynecologist). Each member of your family may have a different PCP. **PPO Plan is only available to those outside of the HMO network.**

***Important notice: As of 1/1/2026 GLP-1 Drugs for weight loss will no longer be covered by the BCBSMA medical plans***

 MASSACHUSETTS	BCBSMA HMO Network Blue New England \$1,000 Deductible	BCBS MA PPO Blue Care Elect Preferred \$1,000 Deductible	
	In-Network	In-Network	Out-of-Network
Annual Deductible			
Individual	\$1,000 (First \$500 is Reimbursed by The Town)	\$0	\$250
Family	\$2,000 (First \$1,000 is Reimbursed by The Town)	\$0	\$500
Coinsurance	N/A	N/A	80% / 20%
Maximum Out-of-Pocket			
Individual	\$2,000	\$1,000	
Family	\$4,000	\$2,000	
Physician Office Visit			
Primary Care	\$20 per visit	\$15 per visit	Deductible, then 20% coinsurance
Specialty Care	\$20 per visit	\$15 per visit	Deductible, then 20% coinsurance
Preventative Care	No Charge	No charge	Deductible, then 20% coinsurance
Diagnostic Services			
X-ray and Lab Tests	No charge after deductible	No charge	Deductible, then 20% coinsurance
Complex Radiology	\$100 for hospitals No charge after deductible for other providers	\$100 for hospitals No charge after deductible for other providers	Deductible, then 20% coinsurance

 <b>MASSACHUSETTS</b>	BCBSMA HMO Network Blue New England \$1,000 Deductible	BCBS MA PPO Blue Care Elect Preferred \$1,000 Deductible	
	In-Network	In-Network	Out-of-Network
<b>Urgent/Emergency Services</b>			
Urgent Care Facility	\$20 per visit	\$15 per visit	Deductible, then 20% coinsurance
Emergency Room Facility Charges	\$200 per visit, deductible does not apply	\$200 per visit, copay waived if admitted	\$200 per visit, copay waived if admitted
<b>Inpatient/Outpatient Services</b>			
Inpatient Facility Charges	No charge after deductible	No charge	Deductible, then 20% coinsurance
Outpatient Facility and Surgical Charges	No charge after deductible	No charge	Deductible, then 20% coinsurance
<b>Mental Health, Behavioral Health, or Substance Abuse Services</b>			
Inpatient	No charge	No charge	Deductible, then 20% coinsurance
Outpatient	\$20 per visit	\$15 per visit	Deductible, then 20% coinsurance
<b>Retail Pharmacy (30 Day Supply)</b>			
Generic (Tier 1)	\$20 Copay	\$20 Copay	Not Covered
Preferred (Tier 2)	\$30 Copay	\$30 Copay	Not Covered
Non-Preferred (Tier 3)	\$50 Copay	\$50 Copay	Not Covered
<b>Mail Order Pharmacy (90 Day Supply)</b>			
Generic (Tier 1)	\$20 Copay	\$20 Copay	Not Covered
Preferred (Tier 2)	\$30 Copay	\$30 Copay	Not Covered
Non-Preferred (Tier 3)	\$50 Copay	\$50 Copay	Not Covered

## BCBS: Value Adds

### Blue Cross Blue Shield Mail Order Prescription Discount

As a member of Blue Cross Blue Shield, you have access to savings and convenience on your prescriptions. Pay only a 1-month copay and receive a 3-month supply of your maintenance medication with free delivery to your home. Click the link for more information: <https://www.bluecrossma.org/myblue/learn-and-save/plans-and-benefits/pharmacy>

### Nurse Care Line

If you're sick or injured, you have access to the Nurse Care Line. The licensed nurses are available 24 hours a day 7 days a week and will direct you to your best option for care. Click the link for more information:

[https://www.bluecrossma.com/common/en\\_US/pdfs/New\\_SOB/32-6765\\_24-Hour\\_Nurse\\_Line\\_Fact%20Sheet.pdf](https://www.bluecrossma.com/common/en_US/pdfs/New_SOB/32-6765_24-Hour_Nurse_Line_Fact%20Sheet.pdf)

### Fitness Reimbursement

You can receive up to \$150 in reimbursement annually for qualified gym memberships and virtual or in-person fitness classes. Click the link for more information: <https://www.burlington.org/DocumentCenter/View/907/Blue-Cross-Blue-Shield-Fitness-Reimbursement-Form-PDF?bidId=>

### Care Management Program

You can receive specialized, ongoing support from a team of clinicians to assist you in managing your health. The program can help you manage chronic conditions like asthma, diabetes and behavioral health needs, as well as medical conditions such as cancer and multiple sclerosis. Click the link for more information:

<https://www.burlington.org/DocumentCenter/View/1914/Blue-Cross-Care-Management-Fact-Sheet-PDF?bidId=>

# Medical Insurance: Harvard Pilgrim Health Care


The Town of Burlington is pleased to offer medical HMO plans through Harvard Pilgrim Health Care. The chart below is a brief outline of the plans offered by The Town of Burlington. To find a Provider, visit:

<https://www.harvardpilgrim.org/public/find-a-provider>.


**Harvard Pilgrim HMO Plans:** If you are enrolled in either of the Harvard Pilgrim HMO plans, employees are required to have a Primary Care Provider.

- **HRA:** The Best Buy HMO plan is tied to a Health Reimbursement Account (HRA) through Voya. The Town of Burlington will offset \$500 per individual deductible and \$1,000 per family deductible. See more details about the HRA on page 10.
- **HMO HSA Plan:** The Best Buy HMO HSA is tied to a Health Savings Account (HSA) through Health Equity. The Town of Burlington will contribute to your HSA account, see more details on page 10.

**Important notice:** As of 1/1/2026 GLP-1 Drugs for weight loss will no longer be covered by the HPHC medical plans

 Harvard Pilgrim Health Care	HPHC Best Buy HMO \$1,000 Deductible Plan	HPHC Best Buy HSA HMO \$3,000 Deductible Plan
	In-Network	In-Network
<b>Annual Deductible</b>		
Individual	\$1,000 (First \$500 is Reimbursed by The Town)	\$3,000
Family	\$2,000 (First \$1,000 is Reimbursed by The Town)	\$6,000
Coinsurance	N/A	N/A
<b>Maximum Out-of-Pocket</b>		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
<b>Physician Office Visit</b>		
Primary Care	\$20 per visit	No charge after deductible
Specialty Care	\$20 per visit	No charge after deductible
Preventative Care	No Charge	No charge
<b>Diagnostic Services</b>		
X-ray and Lab Tests	No charge after deductible	No charge after deductible
Complex Radiology	\$100 for hospitals No charge after deductible for other providers	No charge after deductible
<b>Urgent/Emergency Services</b>		
Urgent Care Facility	\$20 per visit	No charge after deductible
Emergency Room Facility Charges	\$200 after deductible	No charge after deductible

## Harvard Pilgrim Continued

 Harvard Pilgrim Health Care	HPHC Best Buy HMO Plan	HPHC Best Buy HSA HMO Plan
	In-Network	In-Network
<b>Inpatient/Outpatient Services</b>		
Inpatient Facility Charges	No charge after deductible	No charge after deductible
Outpatient Facility and Surgical Charges	No charge after deductible	No charge after deductible
<b>Mental Health, Behavioral Health, or Substance Abuse Services</b>		
Inpatient	No charge after deductible	No charge after deductible
Outpatient	\$20 per visit	No charge after deductible
<b>Retail Pharmacy (30 Day Supply)</b>		
Generic (Tier 1)	\$20 Copay	Deductible, then \$20 Copay
Preferred (Tier 2)	\$30 Copay	Deductible, then \$30 Copay
Non-Preferred (Tier 3)	\$50 Copay	Deductible, then \$50 Copay
<b>Mail Order Pharmacy (90 Day Supply)</b>		
Generic (Tier 1)	\$20 Copay	Deductible, then \$20 Copay
Preferred (Tier 2)	\$30 Copay	Deductible, then \$30 Copay
Non-Preferred (Tier 3)	\$50 Copay	Deductible, then \$50 Copay

## Harvard Pilgrim: Value Adds

### Harvard Pilgrim Mail Order Prescription Discount

As a member of Harvard Pilgrim, you have access to savings and convenience on your prescriptions. Pay only a 1-month copay and receive a 3-month supply of your maintenance medication with free delivery to your home. Click the link for more information: <https://welcome.optumrx.com/hphcpremium3t/landing>

### Doctor on Demand

If you're sick or injured, you have access to Doctor on Demand to get the care that you need, from wherever you are. You can connect with an in-network physician in minutes to treat a variety of conditions. Click the link for more information: <https://www.burlington.org/DocumentCenter/View/1915/Doctor-on-Demand-Flyer-PDF?bidId=>

### Treatment Cost Estimator Tool

You can use the Treatment Cost Estimator Tool to get access to estimates for hundreds of medical services. Use the tool to help assist you choose where to go for treatment, and what your out-of-pocket costs will be. Click the link for more information: <https://www.burlington.org/DocumentCenter/View/1916/Harvard-Pilgrim-Estimate-My-Cost-flyer-PDF?bidId=>

### Fitness Reimbursement Program

As a member you can receive up to \$150 in reimbursement per person annually for gym memberships or in-person and virtual fitness classes. Please note that the maximum reimbursement is 2 members per account for \$300 total. Click the link for more information: <https://www.burlington.org/DocumentCenter/View/1919/HPHC-Fitness-Reimbursement-Flyer-PDF?bidId=>

When you are enrolled in the **Harvard Pilgrim Best Buy HMO HSA plan**, and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

## What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

The IRS has established the following maximum HSA Contributions for 2026:

- \$4,400 Individual or \$8,750 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch up contribution.

## Employer Contributions

The Town will contribute half of the deductible amount (\$375 individual/\$750 family) on a quarterly basis for the 2026 plan year. The Town will continue to contribute an additional \$75 individual/\$150 family on a quarterly basis for the 2026 plan year.

Please note that the amount that The Town contributes goes towards the overall 2026 HSA contribution limits.

## Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates so your unused funds grow over time.

## Are you eligible to open a Health Savings Account (HSA)?

Enrolling in the Harvard Pilgrim HMO HSA plan does not make everyone eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed)

## How do I get reimbursed for my eligible expenses?

The easiest way to use your HSA dollars is by using your HSA Debit Card at the time you incur an eligible expense. Or you can withdraw money from an ATM. But keep your receipts! You must be able to prove that you were reimbursing yourself for an eligible expense if you are audited. If you use your HSA funds for non-eligible expenses, you will be charged a 20% penalty tax (if under age 65) as well as federal income taxes. You can manage your HSA through [www.healthequity.com/login](http://www.healthequity.com/login) 24 hours a day, seven days a week. Health Equity provides helpful information about your HSA, including online calculators to help you add up your tax savings and see your HSA's possible future growth. For additional guidelines, please go online or call Health Equity at 866-346-5800.

## Health Reimbursement Arrangement

VOYA Financial offers a Health Reimbursement Arrangement (HRA) in conjunction with the **BCBS Network Blue New England HMO Plan and the Harvard Pilgrim Best Buy Plan**. Each employee enrolled on the eligible medical has an account that will reimburse the first \$500 for individual or the first \$1,000 for family medical deductible expenses.

Voya Financial will automatically reimburse you for the amount specified above.... Eligible expenses include deductible expenses associated with the eligible plan. Office visit and prescription copays are NOT eligible.

- Funds run according to the calendar year (January 1st – December 31st)
- Unused HRA dollars do not roll over from year to year

### How do I Manage my HRA Account?

You can access the HRA Participant Portal from [www.voya.com/ws/myHRA](http://www.voya.com/ws/myHRA). Once in the Portal, you will have full access to your account.

## Flexible Spending Accounts



The Flexible Spending Account (FSA) with Voya Financial allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care account, and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA. Since contributions are made through payroll deductions before tax, you decrease your taxable income! The amount is deducted from your pay at the same level each pay period.

### How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to each account during the year.
- You will be sent a debit card from Voya Financial
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service **OR** submit the appropriate paperwork to be reimbursed by the plan.

### Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. If you do not use the full amount in your FSA, you will lose any remaining funds over the allowable rollover limit, if applicable.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another. Re-enrollment is required each year.
- **Plan year will run from 1/1/2026 – 12/31/2026 with a 2 ½ month rollover period ending on March 15<sup>th</sup>, 2027**

Plan Type	Maximum Annual Election	Rollover
Health Care FSA	\$3,000	Funds must be used by March 15 <sup>th</sup> , 2027
Dependent Care FSA	\$7,500	Funds must be used by March 15 <sup>th</sup> , 2027

### Health Care FSA: Employees must contribute a minimum of \$250 annually.

- Non-reimbursed Medical and dental deductibles
- Copays for prescriptions or office visits
- Qualifying over-the-counter medications

### Dependent Care FSA: Employees must contribute a minimum of \$250 annually.

- Tuition at qualified day care centers
- Before and after-school care
- Vacation day camp




## Dental Insurance

Dental benefits provide you and your family with comprehensive coverage to keep your smile shining bright! Through The Town of Burlington, you'll have access to Altus Dental's low plan and high plan. Both plans give you access to Connection Dental and DenteMax Networks. The chart below is a brief summary of the in-network benefits of the dental insurance available from Altus Dental.



You have the freedom to choose any dentist, but it is important to note that your out-of-pocket costs may be higher when you visit a dentist who does not participate in the Altus Dental network. To find a participating dentist, use the Find a Dentist tool at [www.altusdental.com](http://www.altusdental.com).


	Altus Dental	
	Low Plan In-Network Benefits	High Plan In-Network Benefits
<b>Annual Deductible</b>		
Individual	\$0	\$50
Family	\$0	\$150
<b>Maximum Out of Pocket</b>		
Per Person	\$1,000 per person	\$1,500 per person
<b>Coverage</b>		
Preventative	100%	100%
Basic	40%	80% - 50%
Major	40%	50%
Orthodontia	Not Covered	50% to age 19 Up to a \$1000 lifetime maximum

## Disability Plans


The Town of Burlington offers voluntary Short & Long Term Disability through Lincoln Financial to all Full-Time Employees. This coverage is 100% employee paid. Open enrollment does not include disability insurance, but you may elect coverage at this time. You will need to complete and attach the Evidence of Insurability Form with your application.

To access the Lincoln Financial forms, visit the Benefits Information tab on the Burlington Human Resources tab, and then select Benefits Enrollment Forms from the menu. To get to the Human Resources tab, visit: <https://www.burlington.org/354/Human-Resources>

You may receive STD benefits equal to 60% of your weekly earnings up to a maximum of \$1,000 per week. The maximum benefit duration is up to 13 weeks.

	Short Term Disability
Coverage Amount	60% of your weekly salary
Maximum Weekly Benefit	\$1,000
Accident/Sickness Begins	Day 15
Maximum Duration	13 weeks
Partial Disability	Yes


You may receive LTD benefits equal to 60% of your monthly earnings up to a maximum of \$5,000 per month. The maximum benefit duration is to age 65/reduced benefit duration.


	Long Term Disability
Coverage Amount	60% of your monthly salary
Maximum Monthly Benefit	\$5,000
Accident/Sickness Begins	Day 91
Own Occupation Period	24 Months
Partial Disability	Yes

## Life and AD&D

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Protect your loved ones! The Town offers Full-Time Employees with Group Basic Life insurance through The Hartford for \$2.90 per month. You may also purchase Additional Life Insurance up to \$500,000 for a higher premium.

 <b>THE HARTFORD</b>	<b>Basic Life and AD&amp;D</b>	
	<b>Life Benefit</b>	\$5,000
	<b>AD&amp;D Coverage</b>	AD&D provides benefits due to certain injuries or death from an accident. Please see the covered injuries on the Benefits website.

 <b>THE HARTFORD</b>	<b>Supplemental Life and AD&amp;D</b>	
	<b>Life Benefit</b>	\$500,000
	<b>Minimum Election</b>	\$10,000
	<b>Maximum Election</b>	\$500,000
	<b>AD&amp;D Coverage</b>	AD&D provides benefits due to certain injuries or death from an accident. Please see the covered injuries on the Benefits website.

You must enroll within 30 days from the date of hire, or proof of insurability will need to be provided after that time period.

If you would like to update your beneficiary information, contact the Benefits Department at 781-270-1623.



# Learn About The Benefits Available To You!

To schedule a telephone appointment with a benefits counselor, to add or update coverage, review existing benefits or ask questions, click [HERE](#).

## Your coverage options:

**Short Term Disability- ADD NEW MENTAL HEALTH BENEFITS!** Provides a monthly benefit to replace part of your income if you are unable to work due to an on or off job covered accident or sickness, **including maternity**.

**Accident Insurance- UPDATED PLAN AVAILABLE!** Helps offset unexpected medical expenses such as deductibles and co-pays that can result from a fracture, dislocation, or other covered accidental injury on or off of the job. **Everyone qualifies for coverage!**

**Life Insurance** provides death benefit to beneficiary should you pass away. Great for peace of mind, final expenses, mortgage protection, etc. Two types of coverage: Whole Life & Term Life. **Whole life policy - NO HEALTH QUESTIONS\***

**Medical Bridge** provides a benefit when hospitalized- helps with deductibles & co-pays. **Great maternity benefit!**

**Critical Illness** pays \$5,000-\$75,000 in the event of cancer, heart attack, stroke, and more.

\*SUBJECT TO POLICY LIMITATIONS.

**Scott Curtis | Christine Hanley | 1-800-833-3429**

## Decreasing Term Life Insurance (NCPERS)

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With the NCPERS Public Employee Financial Protection Plan, you have access to:

### Group Decreasing Term Life

With Group Decreasing Term Life Insurance, your family can have insurance protection against the unexpected. The money can go toward paying for funeral expenses, mortgage, rent, credit card bills, college tuition, and other expenses

### Accidental Death & Dismemberment (AD&D)

Your beneficiary can receive an additional benefit for loss of your life resulting from an accident. You may also be eligible for a benefit if you are in an accident which results in specific injuries. Injuries covered may include loss of sight, coma, or dismemberment of hands or feet

### Spouse and Dependent Group Decreasing Term Life

At no added cost, this plan provides Dependent Group Decreasing Term Life Insurance for your spouse or domestic partner and a flat benefit for all of your dependent children. The benefit amount will be paid to you in a lump sum, on an eligible dependent's death, and the benefit amount will be determined by your age at that time

NCPERS guarantees that every active member, regardless of age, pays \$16 a month, and it will **never increase**

### Members

Members Age at Time of Claim	Group Decreasing Term Life	Group AD&D	Total Benefit for Accidental Death
Less than 25	\$225,000	\$100,000	\$325,000
25 to 29	\$170,000	\$100,000	\$270,000
30-39	\$100,000	\$100,000	\$200,00
40-44	\$65,000	\$100,000	\$165,000
45-49	\$40,000	\$100,000	\$140,000
50-54	\$30,000	\$100,000	\$130,000
55-59	\$18,000	\$100,000	\$118,000
60-64	\$12,000	\$100,000	\$112,000
65 and over	\$7,500	\$7,500	\$15,000

### Dependents

Spouse / Domestic Partner	Child(ren)
\$20,000	\$4,000
\$20,000	\$4,000
\$20,000	\$4,000
\$18,000	\$4,000
\$15,000	\$4,000
\$10,000	\$4,000
\$7,000	\$4,000
\$5,000	\$4,000
\$4,000	\$4,000

# Tax Shelters

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The Town of Burlington offers Deferred Compensation (457) plans through Empower Retirement (formerly Great West) and Nationwide. If you are a School Employee, both Deferred Compensation plans and a variety of 403B Tax Shelter Annuities are offered, as well as Traditional and Roth options. You may enroll in the plans upon initial employment, or at any time during the year.

The Town does not monitor performance or make any recommendations, and changes to contributions or allocation of funds is the responsibility of the employee.

## **457 Plans for Benefit Eligible Town and School Employees**

Empower Retirement: [www.mass-smart.com](http://www.mass-smart.com)

- Smart Plan 457 or Smart Plan Roth
- Contact Info: Tyler Fouhey
  - Phone 617-535-8960
  - Email [Tyler.Fouhey@empower.com](mailto:Tyler.Fouhey@empower.com)

Nationwide: [Nationwide Retirement Plans](#)

- 457 Plan,
- Contact Info: Kenneth Bart
  - Group # 0037116001
  - Email [Bartk1@nationwide.com](mailto:Bartk1@nationwide.com)

## **403(b) plans for Benefit Eligible School Employees Only**

Capital Guardian Trust-American Funds: [www.capitalgroup.com](http://www.capitalgroup.com)

- Group # 744589457 | Phone: (800) 421-4225

AXA Equitable-Equi Vest and Roth Plans: [www.equitable.com](http://www.equitable.com)

- Plan Unit: # 006705
- Contact Info: Sarah Brodeur
  - Phone: (508) 596-6004 | Email: [Sarah.brodeur@equitable.com](mailto:Sarah.brodeur@equitable.com)
- Contact Info: Marc Foley
  - Phone: (781) 237-8230 | Email: [Marc.foley@equitable.com](mailto:Marc.foley@equitable.com)
- Contact info: Zachary Levy
  - Phone (781)-772-1026 | Email: [Zachary.levy@equitable.com](mailto:Zachary.levy@equitable.com)

Fidelity Investments

- Plan Number # 50055
- Contact info: Aaron Skloff
  - Phone: (908) 531-6422 or (800) 343-0860 | Email: [askloff@skloff.com](mailto:askloff@skloff.com)

Lincoln Investments

- Contact Info: John Ford- Horizon Financial Group
- Phone: (339) 933-7575 | [jford@horizongrp.net](mailto:jford@horizongrp.net)

Waddell and Reed

- Contact Info: Bob Jefferson | [rjefferson@wradvisors.com](mailto:rjefferson@wradvisors.com)
- Jack Jefferson | [jjefferson@wradvisors.com](mailto:jjefferson@wradvisors.com)
- Brett Herlihy | 781-298.8800 [bherlihy@wradvisors.com](mailto:bherlihy@wradvisors.com)



## Contact Information

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### Have Questions? Need Help?

Contact the Town of Burlington Benefits Department at 781-270-1623 or email [benefits@burlington.org](mailto:benefits@burlington.org)

### USI Benefit Resource Center

We are excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at **855-874-6699** or via e-mail at [BRCEast@usi.com](mailto:BRCEast@usi.com). If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Carrier Contact Information			
BENEFIT	CARRIER	PHONE NUMBER	WEBSITE
Medical Insurance	Blue Cross Blue Shield of MA	800-262-2583	<a href="http://www.bluecrossma.org">www.bluecrossma.org</a>
Medical Insurance	Harvard Pilgrim Healthcare	888-333-4742	<a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a>
Flexible Spending Accounts (FSA)	Voya Financial	833-232-4673	<a href="http://www.Voya.com">www.Voya.com</a>
Health Reimbursement Account (HRA)	Voya Financial	833-232-4673	<a href="http://www.Voya.com">www.Voya.com</a>
Health Savings Account (HSA)	Health Equity	866-346-5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Dental Insurance	Altus Dental	877-223-0588	<a href="http://www.altusdental.com">www.altusdental.com</a>
Short / Long Term Disability	Lincoln Financial	877-275-5462	<a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a>
Life and AD&D / Vol Life and AD&D	The Hartford	860-547-5000	<a href="http://www.thehartford.com">www.thehartford.com</a>
Voluntary Coverages	Colonial Life	800-325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
Group Decreasing Term Life	Prudential (NCPERS)	800-525-8056	<a href="mailto:NCPERS@memberbenefits.com">NCPERS@memberbenefits.com</a>