



# TOWN OF ERVING

## Treasurer's Office

12 East Main Street  
Erving, Massachusetts 01344

Tel. 413-422-2800 ext. 1112

Fax 413-422-2806

Email: [jennifer.eichorn@erving-ma.gov](mailto:jennifer.eichorn@erving-ma.gov)

[jean.fountain@erving-ma.gov](mailto:jean.fountain@erving-ma.gov)

Jennifer Eichorn

Treasurer

Jean Fountain

Assistant Treasurer

April 11, 2024

All Active Employees working 20 hours or more per week

**Open Enrollment period will be from April 12 – May 17, 2024.**

Enrollment changes, additions and terminations made during this time will be for the plan year effective July 1, 2024 through June 30, 2025.

**Enclosed is a rate sheet for your review.**

**If you are satisfied with your present Health and Dental Plan you do not have to do anything.**

If you choose to make a change, all changes must be received in the Erving Treasurer's Office by May 17, 2024.

There are NO changes to your benefits. Premiums on both the HMO and PPO plans are increasing 8% for FY25.

The voluntary Dental Plan offered by the Trust is offered through Delta Dental.

Pharmacy coverage is under CVS/Caremark.

Marital and dependent changes need to be reported to the Treasurer's Office immediately. Late notification will impact your health insurance coverage, up to and including loss of coverage.

Adult children ages 19 to 25 may be added to your plan. A copy of the adult child's birth certificate and a completed enrollment form must be received by the Hampshire County Group Insurance Trust before any coverage can become effective.

The Town's contribution for Health Insurance has stayed at 84% for active employees and 77% for retiree Health Insurance.

If you have any questions about the health/dental insurance benefits, please contact the Hampshire County Group Insurance Trust. Their call in days are April 12 to May 17, 2024 (413-584-1300 Ext 140, 142 or 145). As always, feel free to contact our office as well.

Sincerely,

A handwritten signature in cursive script that reads "Jennifer Eichorn".

Jennifer Eichorn  
Treasurer

## REQUIRED DOCUMENTS TO ENROLL IN HEALTH INSURANCE COVERAGE

### RELATIONSHIP

### DOCUMENTATION

Spouse

Signed marital status affidavit **and** a photocopy of city/town issued marriage certificate.

Divorced or Separated Spouses

Signed marital status affidavit **and** photocopy of health insurance provision language from divorce/separation agreement and first page listing names of both parties and signature page showing date of order.

Child Up to Age 26

Photocopy of city/town issued birth certificate (long form listing parents' names), or court order documenting guardianship or adoption papers.

**CHURCH OR JUSTICE OF THE PEACE CERTIFICATES AND HOSPITAL RECORDS ARE NOT ACCEPTABLE. SEND PHOTOCOPIES ONLY – NO ORIGINALS PLEASE**

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### **Employees Turning Age 65**

Within 3 months of the date that an active employee turns age 65 and is eligible for Medicare, it is important for the employee to apply for Medicare A and to defer Medicare B until they retire. Once the active employee or spouse obtains their Medicare A card, a copy of the card should be sent to the Erving Treasurer's office.

Medicare is the secondary payer and the employer's group plan is the primary payer.

A person becomes entitled to Medicare Coverage on the first day of the month in which the person reaches age 65 or on the first day of the previous month if the person's birthday is the first of the month.