



TOWN OF DOVER

HEALTH INSURANCE NOTICE TO MEDICARE ELIGIBLE RETIREES

This notice is being sent to all Dover retirees and spouses of the Norfolk County Retirement System and Massachusetts Teachers Retirement System. **Please skip to the last paragraph if you are younger than age 65 or are ineligible for Medicare.**

The annual open enrollment period is now open **through December 9, 2022 (deadline at 12:00 noon)** for Town-sponsored Medicare supplement plans which become effective January 1, 2023.

Change Plans

If you want to remain on your current health plan, no further action is required.

Retirees, spouses or surviving spouses who are eligible and enrolled in Medicare Parts A and B may make the following changes, to be effective January 1, 2023:

- Change from an existing Town-sponsored Medicare supplement health plan to another; or
- Enroll for the first time in a Town-sponsored Medicare supplement health plan.

If you wish to change plans or enroll for the first time in a Medicare supplement plan, please contact the Dover Treasurer's Office and we will email you the enrollment form for the plan you choose.

Enrollment forms and supporting documentation (Medicare A and B card, marriage certificate, etc.) must be received by the Town's Treasurer's Office by December 9, 2022 at noon. The annual open enrollment period is the only time to change plans during the year unless you experience a qualifying event such as moving from the plan's service area, becoming eligible for Medicare or experience an involuntary loss of coverage from another plan.

How to Submit Changes

Enrollment forms can be submitted/returned to Treasurer's Office via fax (508-785-0457) or mail to Treasurer's Office, 5 Springdale Ave., P.O. Box 250, Dover, MA 02030.

Rates and Plan Information

New CY2023 rates are included with the packet, as are comparisons/plan summaries. In addition, more detailed plan summaries are also available on the WSHG website at <http://westsuburbanhealth.com/>

Under 65?

If you are under 65 or are ineligible for Medicare, non-Medicare plans are available to you and are effective from July 1 through June 30, with open enrollment each spring. Please remember that retirees eligible for Medicare Part A and Part B are required to switch to a Medicare supplement plan in order to continue with Town-sponsored health coverage. If you are turning 65, begin the enrollment process three months prior to your birth date by contacting your local Social Security Office to apply for Medicare Parts A and B and then set up an appointment with Treasurer's Office to obtain plan information and enrollment materials. There are strict deadlines for Medicare enrollment, so please plan ahead.