



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 not open through December 9, 2023 (deadline at 12:00 noon) for Town sponsored Medicare supplement or Medicare advantage plans which are effective January 1, 2024.

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 effective January 1, 2024.

- Change from an existing Town-sponsored Medicare supplement health plan to another.
- 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 Human Resources, 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 of Dover Human Resources office by December 9, 2023 at noon time. The annual open enrollment period is the only time you are eligible 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 experiencing an involuntary loss of coverage from another plan.

How to submit changes:

Enrollment forms can be submitted/returned to the Human Resources office via fax (508-785-0457) or mail to the Human Resources office, 5 Springdale Ave., P.O. Box 250, Dover, MA 02030.

Rates and Plan Information:

New CY2024 rates are included with this letter. Comparisons/plan summaries are also available on the WSHG website at <http://westsuburbanhealth.com/>

Under 65:

If you are under age 65 or are ineligible for Medicare, non-Medicare plans are available to you and are effective from July 1, 2023 through June 30, 2024 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 the Human Resources Department to obtain plan information and enrollment materials. There are strict deadlines for Medicare enrollment so please plan ahead.