



BENEFITS

FY 2027

GUIDE



Welcome to your FY 2027 benefits

The Town of Andover appreciates your commitment to our success. We're equally committed to providing you and your family with competitive, affordable benefits so you can achieve your potential in all areas of life.

Please read this guide carefully. It includes a summary we've put together of your benefit options and tips for getting the most out of your benefits. Although this guide contains a simplified overview of benefits, for complete information about all benefits available to you, please see the carrier's plan certificates.

This guide is not your only resource. We understand that you may have questions about your benefits, and we'll do our best to help you understand your options and guide you through the process. Anytime you have questions, you can reach out to your human resources team or visit the benefit carrier's website.

Enrolling in benefits

Eligible new hires may enroll in benefits during their initial eligibility period. After your initial eligibility period, you may only make changes during open enrollment or if you experience a qualifying life event. Your eligibility period is 30 days from your date of hire.

Open enrollment is an annual event. It is the only opportunity to make changes to your benefits without a qualifying life event as defined by the Internal Revenue Service (IRS). The IRS requires that you make changes to your benefits within 30 days of your qualifying life event, and any election changes must be consistent with your life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter. Please remember to update or add your Social Security number and the Social Security numbers of your dependents during enrollment.



Eligibility

Active Employees

Permanent employees who regularly work 20 hours or more per week are eligible for group health insurance through the Town of Andover.

Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include your spouse and your children up to the age of 26. This includes your natural children and those of your spouse, along with adopted children, stepchildren or children under your legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by BCBS. Additionally, children who have been named in a qualified medical child support order are covered by our plan.



Qualifying life events

It is your responsibility to notify human resources within 30 days of the qualifying life event. Failure to do so may result in an inability to change your benefit election(s).

Examples of qualifying life events:

- Birth, legal adoption or placement for adoption
- Marriage, divorce or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that falls at a different time in the calendar year

Medical

BCBSMA | bluecrossma.org | 800.262.2583

The Town of Andover is committed to helping you and your family maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of 2 medical benefit options in FY 2027:

- HMO Network Blue
- PPO Blue Care Elect

Within the HMO Network Blue plan, hospitals and Primary Care Providers (PCPs) are grouped into three tiers based on cost and quality - Enhanced, Standard or Basic. Where you receive care will determine costs for most services covered under the plan. Members should visit the Blue Cross Blue Shield website to confirm the tier of your provider.

In the PPO Blue Care Elect plan, your cost share will be higher at certain hospitals. These hospitals are Baystate Medical Center, Brigham & Women's Hospital, Dana-Farber Cancer Institute, Massachusetts General Hospital, Boston Children's Hospital, Cape Cod Hospital, Fairview Hospital, and UMass Memorial Medical Center.

Please see your Blue Cross Blue Shield plan summaries for more details and a more complete list of member cost share.



Medical and prescription drug plan summary

Medical	Network Blue NE			PPO Blue Care Elect	
	Enhanced	Standard	Basic	In-network	Out-of-network
Combined medical and prescription deductible?	No	No	No	No	No
Deductible					
Yourself only	\$0	\$500*	\$500*	\$500	\$500
Your family	\$0	\$1,000*	\$1,000*	\$1,000	\$1,000
Coinsurance	N/A	N/A	N/A	0%	20%, after ded
Out-of-pocket maximum (includes deductible)					
Yourself only	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Your family	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Preventive care	0%	0%	0%	0% In network	20%, after ded
Office visit (PCP and specialist)	\$20 / \$60 copay	\$20 / \$60 copay	\$20 / \$60 copay	\$20 / \$60 copay	20%, after ded
Emergency room	\$100 copay	\$100 copay	\$100 copay	\$100 per visit after ded	\$100 per visit after in network ded
Urgent care	\$60 copay	\$60 copay	\$60 copay	\$60 copay	20% after ded
Inpatient Hospitalization	\$275 copay	\$500 after ded	\$1,500 after ded	General Hospitals - \$275 after ded Higher-Cost Share Hospitals - \$1,500 after ded	20% after ded
Prescription drugs			Employee pays		
Prescription drug deductible (member/family)	\$100 / \$200	\$100 / \$200	\$100 / \$200	\$100 / \$200	N/A
Retail (30-day supply)					
Tier 1 — generics	\$10 copay after ded	\$10 copay after ded	\$10 copay after ded	\$10 copay after ded	Not covered
Tier 2 — preferred	\$30 copay after ded	\$30 copay after ded	\$30 copay after ded	\$30 copay after ded	Not covered
Tier 3 — non preferred	\$65 copay after ded	\$65 copay after ded	\$65 copay after ded	\$65 copay after ded	Not covered
Mail order (90-day supply)					
Tier 1 — generics	\$25 copay	\$25 copay	\$25 copay	\$25 copay	Not covered
Tier 2 — preferred	\$75 copay	\$75 copay	\$75 copay	\$75 copay	Not covered
Tier 3 — non preferred	\$165 copay	\$165 copay	\$165 copay	\$165 copay	Not covered

* Network Blue NE plan has a \$500/\$1,000 deductible for general hospital care on the Standard and Basic tier of network providers

Dental

BCBSMA | bluecrossma.org | 800.262.2583

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less because your share of the cost will be based on discounted fees. With out-of-network dentists, your benefit will pay the same percentage, but your costs will be reimbursed based on out-of-network rates. If you go out-of-network, your dentist may bill you the difference between the amount they charged and what your benefit paid.

Attending dental exams regularly is an important step in maintaining overall health and can also help prevent significant medical conditions from becoming serious or expensive.

To see a current provider directory, please visit bluecrossma.org.

Dental plan summary

	Base Dental Plan In/Out-of-network	Orthodontic Buy-Up Plan In/Out-of-network
Deductible		
Yourself only	\$50	\$50
You and your family	\$150	\$150
Is the deductible waived for preventive services?	Yes	Yes
Annual plan maximum (per individual)	\$1,500	\$1,500
Diagnostic and preventive		
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	80%	80%
Basic		
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	50%	50%
Major		
Crowns, jackets, dentures, bridge implants	50%	50%
Orthodontia - Available as a buy up option		
Coverage for members up to age 19	N/A	50% coverage, no ded
Lifetime orthodontia plan maximum (per individual)	N/A	\$2,000



Vision

BCBSMA | blue2020ma.com | 800.262.2583

BCBSMA’s vision care benefits include coverage for eye exams, standard lenses and frames, and contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the BCBSMA network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell you about far more than just your vision. Be sure to schedule regular eye exams to detect vision and medical conditions early on.

Vision plan summary

	In-network Member Cost
Eye exam with dilation as necessary (once per 12 months)	\$0
Frames (once per 12 months)	\$150 allowance, then additional 20% off balance
Standard lenses (once per 12 months)	
Single vision	\$10
Bifocal	\$10
Trifocal	\$10
Lenticular	\$10
Standard progressive lens	\$75 copay
Premium progressive lens (tier 1- tier 3)	\$95-\$120 copay
Premium progressive lens (tier 4)	\$75 copay, then 80% of charge less \$120 allowance
Contact lenses in lieu of glasses	
Medically necessary	Paid in full
Elective (Conventional/Disposable)	\$150 allowance



Group term life and accidental death and dismemberment (AD&D)

Boston Mutual | [bostonmutual.com](https://www.bostonmutual.com) | 877.624.2249

The Town of Andover's benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage, provided by Boston Mutual, are available to you upon employment, with the Town covering part of the cost. Coverage is provided for you only, in the amount of \$5,000.

In the event of your death, the life insurance policy pays a benefit to your designated beneficiary. If your death is the result of an accident, or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

Upon retirement, your benefit amount will reduce to \$2,000.



Voluntary life and AD&D

Boston Mutual | bostonmutual.com | 877.624.2249

You have the opportunity to purchase voluntary life and AD&D insurance for yourself and your spouse and/or your dependent child(ren) up to age 70. Your cost for this coverage is based on the amount you elect and your spouse's age at the time of enrollment. You must purchase voluntary life and AD&D insurance for yourself in order to purchase for your spouse and/or your dependent child(ren). A guaranteed amount is the amount of coverage you will receive regardless of your health status, age or income.

Important note: Voluntary Life and AD&D coverage is available to all eligible employees working 20 or more hours per week Enrolling in voluntary life and AD&D when you're first eligible will benefit you in the long run. Employees who enroll at a later time are subject to the medical underwriting process. Insurance companies will use this process to determine the price, limits or exclusions of coverage based on your current health status.

Election increments	Available benefit	Guaranteed amount
Yourself in \$10,000 increments	\$10,000 to \$500,000 Coverage cannot exceed 5 times base annual salary	Under age 60: \$100,000 60-69: \$50,000 70+: \$10,000
Your spouse up to age 70 in \$5,000 increments	\$5,000 to \$100,000 (cannot exceed 50% of employee coverage)	Under age 60: \$30,000 60-69: \$20,000 70+: N/A
Your dependent children up to age 19 (25 if a full time student)	14 days to 1 year: \$500 1 year to 19 years (25 years for full time students) : \$5,000	N/A



Evidence of insurability (also known as medical questions or EOI)

If you enroll in coverage during your initial eligibility period that is above the Guaranteed Amount above, you must submit Evidence of Insurability (EOI). Your coverage above the Guaranteed Amount will not be effective until approved by Boston Mutual. If you decline coverage at your initial offering, you will be required to complete an EOI form to elect any amount of coverage at open enrollment. It's your responsibility to complete and submit the EOI form to Boston Mutual and to ensure your application has been processed and approved.

Employee assistance program (EAP)

MIA AllOne | myassistanceprogram.com/miia-eap | 800.451.1834

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by MIAA AllOne, provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your wellbeing.

The program offers:

- **MENTAL HEALTH SESSIONS:** Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.
- **LEGAL RESOURCES:** Legal Resources: Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.
- **FINANCIAL CONSULTATION:** Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.
- **WORK/LIFE RESOURCES:** Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.
- **MEDICAL ADVOCATE:** Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.
- **LIFE COACHING:** Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

Our EAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues and depression.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Legal or financial issues.
- Child care and elder care issues.
- Grief issues.



Assistance around the clock

Whenever you need assistance, our EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

To connect with these resources, you may call 800.451.1834 or go online to our EAP's website at myassistanceprogram.com/miia-eap.

Wellbeing

Calm | [Calm.com](https://www.calm.com)

One of the ways we prioritize your mental health is with a free Calm membership. We want to help employees manage stress and anxiety, find improved focus, and most importantly restful sleep- with Calm! Calm offers a continuously updated library of meditation, breathing, and daily movements to help you manage stress and anxiety throughout the day. Access sleep stories for a younger audience to help with your child's bedtime routine, as well as for your own restful night's sleep. Or check out the selection of music to help you focus or find serenity.

Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Once on the Calm registration page:

- Create an account or sign into your existing Calm account.
- Enter your work email in the box provided to activate the subscription on your Calm account.
- Download the Calm app and log in to your account to access the premium content.

You can have up to 5 active users on your account using different devices at one time!

Espresa employee recognition program

Espresa | [espresa.com](https://www.espresa.com) | 650.752.6699

New for FY27: The Espresa Employee Recognition Program

Starting in FY27, we're excited to introduce our employee recognition program, designed to help celebrate everyday wins, meaningful moments, and the people who make our workplace great. Brought to you by Espresa, this new program will make it easy to recognize colleagues, share appreciation, and turn "thank you" into something memorable.

Celebrate Everyday Contributions

Send a recognition for a coworker who got you coffee, helped out with a presentation, or took the time to help another person.

Send a Shoutout to Anyone

Send recognition to teammates, share their wins, and earn points from leaders for celebrating great work.

Earn and Give Recognitions

Regardless of role, department, or location, send a note of appreciation to someone who goes above and beyond each day.

Redeem Points for Meaningful Rewards

Employees can redeem points for Town of Andover swag items stocked in an employee store.

Tax and compliance information

Form 1099-HC and 1095-C are both health insurance tax documents, but they serve different purposes: 1099-HC is a Massachusetts-specific form verifying state-mandated coverage, while 1095-C is a federal form detailing employer-provided coverage. Use 1099-HC for state filing and 1095-C for federal records.

Key Differences:

1099-HC (MA Health Insurance):

- Purpose: Required for Massachusetts state tax returns to prove Minimum Creditable Coverage (MCC).
- Source: Provided by your insurance carrier or third party administrator (e.g., Blue Cross, MassHealth).
- Use: Contains the Massachusetts FID number necessary for state filing.

1095-C (Employer-Provided Health Insurance Offer):

- Purpose: Federal form for ACA compliance, proving you were offered or enrolled in coverage through your employer
- Source: Provided by your employer.
- Use: Kept for your records to show you had coverage, rarely needed for actual filing as there is no penalty at the federal level

What if I didn't receive one?

- No 1099-HC: You can often still file your MA state return by checking a box that you did not receive it, but you will need your insurance provider's name and subscriber number.
- No 1095-C: You do not need to file this with your federal return; keep it for your records.

Are they interchangeable?

No. While they show similar information, you cannot use a 1095-C to fulfill the Massachusetts state requirement for a 1099-HC. If you live in Massachusetts, you must have the 1099-HC to properly file your state taxes (or certify that you had compliant coverage and did not receive a 1099-HC).

Contacts

Town Human Resources

Address: 20 Main St. Andover, MA 01810
 Phone: 978.623.8960
 Fax: 978.623.8997
 Email: benefits@andoverma.us

Andover Contributory Retirement System

Address: 790 Turnpike Street - Suite 103
 North Andover, MA 01845
 Phone: 978.623.8540
 Fax: 978.623.8594

Medical

BCBSMA

Phone: 800.262.2583
 Website: bluecrossma.org

Wellbeing program

Calm

Website: Calm.com

Dental

BCBSMA

Phone: 800.262.2583
 Website: bluecrossma.org

Vision

BCBSMA

Phone: 855.875.6948
 Website: blue2020ma.com

Life and AD&D

Boston Mutual

Phone: 877.624.2249
 Website: bostonmutual.com

Employee assistance program

MIIA AllOne Health

For precertified authorization for all inpatient mental health, substance dependency and counseling services: 800.451.1834
 Website: allonehealth.com

Espresa

Employee Recognition Program

Phone: 650.752.6699
 Website: espresa.com



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

