



BENEFITS GUIDE

FY 2027
Retirees



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.

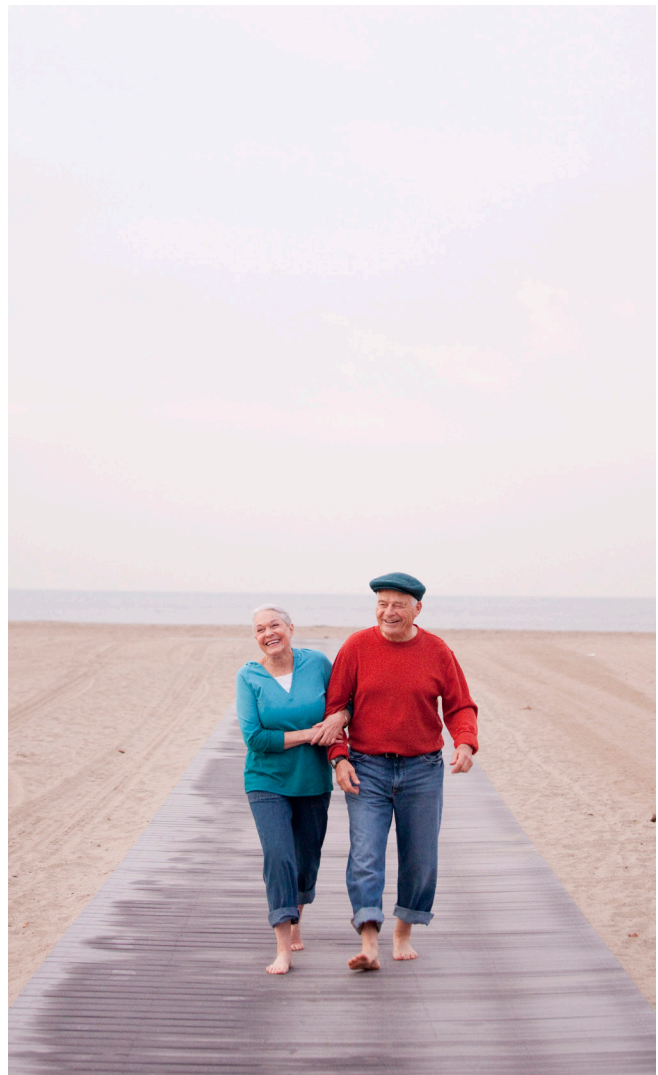
This guide is not your only resource. We understand that you may have questions about your benefits, and we'll do our best to help you understand your options and guide you through the process. Anytime you have questions, you can reach out to your human resources team or visit the benefit carrier's website.

Enrolling in benefits

Upon retirement you will transition to retiree benefits, if you have questions about your coverage or need assistance please contact Human Resources. After your initial eligibility period, you may only make changes during open enrollment or if you experience a qualifying life event.

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). For Non-Medicare Eligible retirees, open enrollment is conducted each spring for a July 1st effective date. For Medicare-Eligible retirees, open enrollment is conducted in the fall for a January 1st effective date on the medical plan, but in the spring for a July 1st effective date on the dental and vision plans.

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

Retiree Medical

Upon retirement from the Town of Andover, retirees will be transferred from the active employee group to a retirees' group. Please contact Human Resources upon retirement to review your benefit options and ensure a smooth transition. For Non-Medicare Eligible retirees, or a Medicare-Eligible retiree with covered dependents who are not eligible for Medicare, this group transfer does not change the type of coverage already in place; it is merely a group number change.

For retirees that are Medicare-Eligible and only cover dependents who are also eligible for Medicare, you will be eligible for the Medex plan. This plan is known as a Medicare "supplement". This means that Medicare acts as the primary insurance and the supplement is considered secondary insurance. Prescription drugs are also covered under a separate pharmacy plan. To be considered Medicare-Eligible, both you and your covered dependents must be enrolled in Medicare Parts A and B.

Brochures and benefit comparisons highlighting what Medicare covers and what the supplements pick up in addition to Medicare are available from the Human Resources Office.

Retiree Dental & Vision

All retirees are eligible for dental and vision coverage. Options are the same for all retirees regardless of Medicare eligibility.

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 - Non-Medicare Eligible Retirees

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

(Available to Non-Medicare Eligible Retirees)

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

Medex & Blue MedicareRX

(Available to Medicare-Eligible Retirees)

The Town of Andover offers retirees comprehensive health coverage through Medex and Blue MedicareRX. These plans supplement Medicare coverage, which can help you offset the out-of-pocket costs associated with health services and prescription drugs.

Enrollment Instructions

When eligible for the Medex and Blue Medicare RX plan, you must submit a completed enrollment form, copies of your Medicare Card indicating active Part A and Part B coverage, along with your handwritten signature to the Human Resources office. If you need assistance enrolling in the plan or have any questions do not hesitate to reach out to the Human Resources office at (978) 623-8960 or by e-mail at HRBenefits@andoverma.us.

Maximize Your Medical Coverage with Medex

Medex helps cover costs that Medicare does not fully pay for—such as deductibles, coinsurance, and service limits. When used alongside Medicare, Medex offers broader coverage and significantly reduced out-of-pocket expenses for: Inpatient Care: Full coverage for Medicare deductibles and coinsurance for hospital stays, surgical services, intensive care, and physician services. Medex also includes up to 365 additional hospital days beyond Medicare limits. Outpatient Care: Full coverage for services such as surgery, lab tests, durable medical equipment, podiatry, radiation therapy, cardiac rehabilitation, office visits, emergency services, and more.

Mental Health Services: Coverage includes both biologically and non-biologically based mental health conditions. Medex supplements Medicare by covering inpatient admissions in general and mental hospitals, outpatient visits, and additional services beyond Medicare limits.

Simplify Your Medication Costs with Blue MedicareRx

Blue MedicareRx offers comprehensive prescription drug coverage for retirees enrolled in Medicare. The plan helps you manage medication costs with predictable copays for commonly prescribed medications. Covered drugs are grouped into three tiers. Specialty drugs are limited to a one-month supply per fill.

Initial Coverage	You pay the following until your total yearly drug costs reach \$2,000	
Standard Retail Cost Sharing	One-month Supply	Three-month Supply
Tier 1 - Generic	\$5	\$15
Tier 2 - Preferred	\$10	\$30
Tier 3 - Non-Preferred	\$25	\$75
Mail Order Cost Sharing	One-month Supply	Three-month Supply
Tier 1 - Generic	\$5	\$10
Tier 2 - Preferred	\$10	\$20
Tier 3 - Non-Preferred	\$25	\$50

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
Deductible	
Yourself only	\$50
You and your family	\$150
Is the deductible waived for preventive services?	Yes
Annual plan maximum (per individual)	\$1,500
Diagnostic and preventive	
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	80%
Basic	
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	50%
Major	
Crowns, jackets, dentures, bridge implants	50%
Orthodontia - Available as a buy up option	
Coverage for members up to age 19	N/A
Lifetime orthodontia plan maximum (per individual)	N/A

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, were available to you upon your initial employment. As an active employee, your life insurance benefit is \$5,000. Upon retirement, this benefit reduces to \$2,000. This reduction occurs automatically when you transition to retiree status.

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.



Contacts

Town Human Resources

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

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



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.

