



# OPEN ENROLLMENT NOTICE 2025 - 2026

Open Enrollment for all employees

**ALL FORMS NEED TO BE SUBMITTED TO HUMAN RESOURCES BY OCTOBER 23, 2025**

## IMPORTANT

### New Benefit Offerings:

- ⇒ **Smart Shopper** for BCBS plan participants - No cost to participate - Earn cash rewards every time you choose a cost-effective location for certain types of health care services.
- ⇒ **MetLaw** - A legal plan that includes estate planning, wills, trusts, healthcare proxies, adoption, name change, deeds, leases, home refinance, etc., for you, your spouse, and dependents.
- ⇒ **AURA Identity Protection** - Provides employees and their families with proactive protection from identity theft, scams and cybercrime.

**Enrollment forms, benefit information, premium rates, and benefit summaries are being loaded as they become available and can be found at <https://www.westfordma.gov/274/Human-Resources>, select Employee Benefits.**

### Insurance Rate Increases:

**BCBS HMO and PPO plans:** Premiums will increase by 7%, effective November 1, 2025.

**MetLife Dental Insurance:** Premium will increase by 5%, effective November 1, 2025.

### Reminders:

- ⇒ If you currently have LTD, STD, supplemental life insurance, Town \$10K life insurance, no action is needed. Reminder, Age Band Changes are effective 11/1/25 and any premium changes will be reflected in the 1<sup>st</sup> payroll of November.
- ⇒ **Health Insurance (BCBS) & Dental Insurance (MetLife)**  
If you are currently enrolled in health or dental and do not have any changes and want to continue coverage, no action is needed.
- ⇒ **Dental insurance, vision coverage, and accident insurance** can only be canceled during open enrollment.
- ⇒ **Health & Dependent Savings Accounts (FSA/Section 125)** with debit card access to your flexible spending money (AKA: FSA/DSA/HSA/Flex Spending/Section 125).  
**YEARLY ENROLLMENT IS REQUIRED.** FSA Section 125 (Dependent Savings Account and Health Savings Account) helps you save money by paying for eligible expenses associated with childcare, medical, co-pays, dental, orthodontia, vision & hearing products and services, and over the counter supplies with pre-tax dollars. The dollar election is available upfront and the funds to pay it back are taken from your paycheck pre-tax over the course of the plan year. You save approximately \$23.50 in taxes for every \$100 you set aside through this program.

### OPEN ENROLLMENT SESSIONS FOR ALL EMPLOYEES:

BCBS, MetLife, Human Resources, and other benefit representatives will be attending the sessions listed below to answer questions and assist with paperwork on the following days:

#### Open Enrollment Sessions:

Tuesday	October 7 <sup>th</sup>	Westford Academy- Upper Cafe	2:45 pm- 4:15 pm
Thursday	October 16 <sup>th</sup>	Town Hall- 2 <sup>nd</sup> Floor Meeting Room	12:00 pm- 1:15 pm
Thursday	October 16 <sup>th</sup>	Central Office/Millennium – All Purpose Room	2:00 pm- 4:00 pm

Retirees are welcome at all open enrollment sessions.

## Call in Lines

### Blue Cross Blue Shield (BSBS) Call-in Decision Support Line:

10/07/25 - 10/23/25 between 8:00 AM – 6:00 PM

Call 1-800-932-8323 Select Prompt 3

Do you need help making a decision about your health insurance during open enrollment? The BCBS of Massachusetts Member Services department has benefit specialists available to help you choose the plan that is right for you. Here are some examples of what benefit specialists can help you with:

- Plan-to-plan comparisons
- Benefit information
- Your out-of-pocket costs for covered medical services (for example: copay, deductible and/or co-insurance information)
- Prescription coverage and costs
- Authorization guidelines
- Finding participating primary care physicians (PCPs), specialists and hospitals
- Healthy lifestyle programs

Call to speak with a Blue Cross Member Service benefit specialist. Choosing the right health plan can be complicated at times, and we want to make sure that you make the best decision for you and your family.

### MetLife and Standard Insurance - Call in Lines to speak with a representative are being set up. Details will be shared once available.

- MetLife: dental, vision, Met law, and AURA Identity Protection.
- Standard: LTD, STD, SUPPLEMENTAL LIFE, Town \$10K Life.

### **TOWN OF WESTFORD HUMAN RESOURCES:**

Human Resources will be available by phone and email to answer any questions you may have. Regular Town Hall business hours are Monday, Wednesday and Thursday from 8:00 am - 4:00 pm, Tuesday from 8:00 am - 6:30 pm, and Friday 8:00 am - 1:00 pm. You can reach the Town Human Resources at [phicks@westfordma.gov](mailto:phicks@westfordma.gov), [meglawrence@westfordma.gov](mailto:meglawrence@westfordma.gov) or 978-399-2915 and the School Human Resources at [jschaffer@westfordk12.us](mailto:jschaffer@westfordk12.us), [kristyobrien@westfordk12.us](mailto:kristyobrien@westfordk12.us) or 978-692-5560 x2142 or x2138.

### **IMPORTANT ENROLLMENT/CHANGE FORM SUBMITTAL INFORMATION:**

All scanned forms should be sent to the below email addresses-

Town Employees: [openenrollment-town@westfordma.gov](mailto:openenrollment-town@westfordma.gov)

School employees: [openenrollment-school@westfordk12.us](mailto:openenrollment-school@westfordk12.us)

Include in the subject line: Open Enrollment, last & first name

Forms may also be interofficed to Human Resources at Town Hall and Central Office/Millennium.

**~All forms need to be submitted by Thursday, October 23<sup>rd</sup>~**

PLEASE BE SURE TO REVIEW YOUR PAY STUBS REGULARLY TO ENSURE THE CORRECT DEDUCTIONS ARE BEING TAKEN AND TO MONITOR YOUR ACCRUALS AND PAY.

Thank you very much for your assistance.

## **OPEN ENROLLMENT - THINGS TO CONSIDER:**

### **Have you recently:**

- Married, divorced, or legally separated.
- Have a new family member and have not added them to the policy.
- **Have a new address and/or phone number and have not updated your information with Human Resources.**
- Or have any other life changes that affect your benefits.

### **This is the time to:**

- Add/drop a dependent.
- Change your beneficiary.
- Sign up for direct deposit.
- Change/update your federal and state withholdings W-4 / M-4.
- Set up a 457(b) Deferred Comp or 403(b) pre-tax plan or change your contribution level.
- Set up a Roth 457 plan.
- Enroll in voluntary Long Term Disability, Short Term Disability, Life Insurance, and Town \$10K Life insurance.
- Change your ancillary life insurance benefit amount for you, your spouse, and dependents.
- Enroll in the Town's \$10K life insurance Policy (50% contribution from the Town).
- Enroll in the accident insurance (**Accident insurance can ONLY be cancelled during open enrollment**).
- Enroll in MetLife VSP vision plan (**Vision can ONLY be cancelled during open enrollment**).
- Set up/ reauthorize Health Savings Account (FSA) to pay for eligible health care expenses (Section 125.) (**Have to enroll annually**)
- Set up/ reauthorize Dependent Savings Account (FSA) to pay for day care expenses (Section 125). (**Have to enroll annually**)
- Make any changes to your health and dental policies:
  - Pick up or drop health/dental Insurance  
(**Dental can ONLY be cancelled during open enrollment**)
  - Add/drop eligible dependents to your policy.
  - Change from PPO to HMO, etc.

Consider the four (4) health insurance options available through BCBS. **If you have the BCBS PPO, please be sure to take a minute to review the HMO plan premium rates & benefit summaries to be sure you have the plan that best meets your financial and medical needs.**

### **IMPORTANT ENROLLMENT/CHANGE FORM SUBMITTAL INFORMATION:**

<p>Town Employees: <a href="mailto:openenrollment-town@westfordma.gov">openenrollment-town@westfordma.gov</a> School employees: <a href="mailto:openenrollment-school@westfordk12.us">openenrollment-school@westfordk12.us</a>. Include in the subject line: <b><u>Open Enrollment, last &amp; first name</u></b></p>
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Forms may also be interofficed to Human Resources at Town Hall and Central Office/Millennium.

Please be sure to share this important notice with other employees who do not have email access and/or do not check their email regularly.