



Treasurer's Office

April 9, 2024

Dear Employee:

We hope this notice finds you all well. The Town will hold its Annual Health Benefits and Wellness Fair on Wednesday, May 15, 2024. This year the wellness fair will be offered at two locations: the morning session will be held from 9:00 AM to 12 Noon in the Douglas Municipal Center Gymnasium and the afternoon session will be held at the Douglas High School in the cafeteria from 2:00 PM to 4:00 PM. Representatives from ALTUS and HPI as well as other voluntary benefit providers will be on hand to answer any questions that you may have. We encourage you to attend one of these two sessions.

Attached are the renewal rates effective July 1, 2024 to June 30, 2025. We are extremely happy to report that there will be a **0% rate** increase on our HPI Health Rates as well as the voluntary Altus Vision Plan. The voluntary Altus Dental Plans did have a rate increase of **6%**. In addition, we are offering an additional voluntary Altus Dental Preventative Plan. Attached please find the plan summaries for HPI, Altus Dental & Altus Vision and other benefit information. This packet along with enrollment forms may also be found on the Town's Website on the Treasurer/Collector's Page under Employee Benefits. [www.douglas-ma.gov](http://www.douglas-ma.gov)

Open Enrollment is from Thursday, April 11<sup>th</sup> thru Wednesday, May 15<sup>th</sup> at 4:00 PM. You will need to submit completed insurance forms **only** if you are making any changes, adding or deleting coverage. All completed applications and dependent documentation are due at the time of enrollment.

New Enrollments or any changes to Health, Dental & Vision benefits must be made in person at the Treasurer's Office. Please call 508-476-4000 Ext 256 or email Holly Cotnoir, at [hcotnoir@douglas-ma.gov](mailto:hcotnoir@douglas-ma.gov).

Also attached is a copy of the Town of Douglas Health Insurance Policy that was adopted by the Board of Selectman on January 2, 2018 and amended on November 2, 2021. **This policy contains important information regarding your insurance options both as an active and retired employee of the Town of Douglas. If you are considering retiring in the near future please read this policy.**

The guidelines for the "Opt Out" program are included in Section 7 of this policy. Please remember, if you choose to participate in the Voluntary Health Insurance Opt- Out Program you must complete the 'Opt Out' Acknowledgement each year. (Applies only to employees that have been on the health insurance for 12 consecutive months and have previously completed the "Opt Out" form.) The Acknowledgement (Yellow in color) is included at the end of this packet and **should be turned in along with a copy of supporting documentation of health coverage no later than May 15th at 4:00 PM.**

"Opt Out" Acknowledgement forms with your proof of coverage may be returned to our office through interoffice mail, in the Municipal Drop Box located in front of the Town Hall, mailed to Treasurer's Office at 29 Depot Street, Douglas, MA 01516 or in person at our office.

If you have any questions, please contact the Treasurer's Office at 508-476-4000 Ext 256.

Sincerely,

Cheryl J Vaidya, Treasurer  
Holly Cotnoir, Asst. Treasurer  
Payroll & Benefits Administrator