**Department Heads/Supervisors: Please be**

**sure this message reaches all of your employees**

**THANK YOU!**

TO:                     All Employees, Retirees and COBRA Participants enrolled in the

Town of Duxbury’s Group Health Insurance

FROM:                Rene’ J. Read, Town Manager

DATE:                 January 5, 2015

RE:                      February Group Health Insurance Premium Holiday for FY 2015

I am pleased to inform you that the Town of Duxbury will provide a group health insurance premium holiday for the month of March.  *This means employees, retirees and COBRA participants will not have health insurance premiums deducted from their February pay.* We are able to provide this premium holiday because our overall claims experience continues to run lower than the related medical and prescription drug costs, and we are managing our health plans, costs and expenses very closely.

To continue this positive trend, the Town is working to promote the connection between wellness and long term health.  Therefore, we encourage you to access a variety related resources by logging onto [**www.bluecrossma.com**](http://www.bluecrossma.com)**.**  Once you arrive at the website, select *Member* and you will be provided with a number of choices from a drop down menu.  From this point you may either, enter your log in information or, if you’ve forgotten your password, user name or haven’t established an account, you may choose the applicable link from the drop down menu and complete the related

online form.

After registering and logging in with your PIN number you will be able to obtain access to additional features designed to help you stay well and understand your specific benefits and related expenses. Here are some examples; *Review your Claims* including cost, status and summaries for you and your dependents, view a variety of assessments (including *Hospital Comparison Tools)*, read information about pharmacy benefits ([www.express-scripts.com](http://www.express-scripts.com)), discounts, online classes, access [*Blue Health Coaches*](https://www.bluecrossma.com/common/en_US/common/main.jsp?repId=/common/en_US/repositories/CommonMainContent/myWellbeing/manageYourHealth/myWellbeing_blueHealthCoach.xml&levelOneCategory=My+Wellbeing&levelTwoCategory=Manage+Your+Health&isLevelThreeSelected=true&targetTemplate=titleBody.jsp) who provide one-on-one motivational support, seek proactive [*Disease Management*](https://www.bluecrossma.com/common/en_US/common/main.jsp?repId=/common/en_US/repositories/CommonMainContent/myWellbeing/manageYourHealth/myWellbeing_diseaseManagement.xml&levelOneCategory=My+Wellbeing&levelTwoCategory=Manage+Your+Health&isLevelThreeSelected=true&targetTemplate=titleBody.jsp) for chronic conditions, or request [*Case Management*](https://www.bluecrossma.com/common/en_US/common/main.jsp?repId=/common/en_US/repositories/CommonMainContent/myWellbeing/manageYourHealth/myWellbeing_caseManagement.xml&levelOneCategory=My+Wellbeing&levelTwoCategory=Manage+Your+Health&isLevelThreeSelected=true&targetTemplate=titleBody.jsp)for coordination of complex care needs.

I hope you all have a Happy and Healthy New Year!