



**City of Revere**  
**Health Insurance “Opt-Out” Program**  
**Covering Fiscal Year 2025**

1. Employees who are currently participating in the City’s health insurance program by subscribing to Blue Cross (Blue Choice or HMO Blue), or Harvard Pilgrim (HPCH HMO), whether it be an individual or family plan, have the option to drop their health insurance plan during the open enrollment for health insurance to begin on July 1, 2024.
2. Employees who drop their insurance shall be eligible to receive a lump sum per the attached “Schedule A.” This benefit shall be paid on December 1<sup>st</sup> and June 1<sup>st</sup> of fiscal year 2025.
3. To be eligible to participate in this program, the employee must provide the City with proof of insurance from another provider (spouse, military, etc.)
4. By participating in this program, the employee waives his/her eligibility to receive health insurance from the City for the one year period July 1, 2024 through June 30, 2025.
5. An employee who decides to participate in this program, and drops his/her health insurance coverage through the City, may re-enroll in the program if the employee has a qualifying event, as recognized by the health plans’ underwriting rules. The qualifying events are:
  - a. Marriage or divorce
  - b. Birth or adoption of a child
  - c. Death of a family member
  - d. Lack of other coverage through no fault of the employee or subscriber
  - e. Change in hours, which results in change of employment status
  - f. Retirement

In order to re-enroll in the City’s program, the employee must notify the Human Resource Department within thirty (30) days of the qualifying event and provide written documentation of same. If the employee has a qualifying event and needs to re-enroll in the City insurance, the employee’s “opt-out” benefit shall be reduced proportionately for the time the employee re-subscribes in the program. The employee’s health insurance premiums shall be adjusted so as to recapture any of the “opt-out” benefits for which the employee was not entitled.

Any employee who voluntarily terminates their employment after the “opt-out” incentive has been paid will be required to reimburse the City of Revere the applicable, pro-rated amount for the period after termination. This repayment does not apply to employees retiring from the City of Revere who are entitled to continue their opt-out enrollment. Existing retirees are not eligible for this program unless they were accepted into the opt-out program prior to retirement.

**City of Revere  
Health Insurance “Opt-Out” Program  
Covering Fiscal Years 2025**

6. At the end of the one year period, the employee may select any carrier and plan then offered by the City for which he/she is otherwise eligible.
7. Employees shall not participate in this program by switching coverage to their spouse, if their spouse is also an employee of the City of Revere.
8. In order to be eligible for the opt-out program, the employee must have been enrolled in a medical insurance plan with the City of Revere for the prior twelve (12) months, effective the date noted below.
9. The Mayor and Human Resource Director may promulgate rules and regulations necessary to implement this program.

**Schedule A**

**Opt-Out Health Insurance**

(Blue Cross: Blue Choice or HMO Blue, and Harvard Pilgrim: HMO)

	<b>Individual</b>	<b>Family</b>
<b>Total Year Benefit</b>	<b>\$ 3000</b>	<b>\$ 6000</b>
	<b>Payment (before taxes) **</b>	
<b>December 1, 2024</b>	<b>\$ 1500</b>	<b>\$ 3000</b>
<b>June 1, 2025</b>	<b>\$ 1500</b>	<b>\$ 3000</b>

\*\*These payments are eligible to be paid out via deferred compensation plan (403b or 457) on a pre-tax basis, depending if an employee is already enrolled, or contributes less than the maximum allowable by IRS regulations.

