



TOWN OF WESTFORD
DEPARTMENT OF HUMAN RESOURCES
TOWN HALL
55 MAIN STREET
WESTFORD, MASSACHUSETTS 01886
Telephone (978) 399-2915 Fax (978) 399-2571
<https://www.westfordma.gov/274/Human-Resources>

September 30, 2025

Reference: Open Enrollment 2025-2026/Insurance Rates

Dear Town of Westford Retirees:

I hope this letter finds you well as we begin another Open Enrollment season. I am writing to inform you of upcoming premium changes.

IMPORTANT: If you do not have any changes, no action is required.

OPEN ENROLLMENT

October is open enrollment month. This is the time when you can change your existing coverage (Example - add eligible dependents, change from the PPO to HMO, etc.) or if you are not currently enrolled, you may pick up coverage (this only applies to health, not dental). Retirees with dental insurance may only change between the two (2) dental plan offerings of the High or Low Plans. For dental, you may not pick up dependents and if you ever drop a dependent or cancel the plan, this coverage cannot be enrolled in again.

This notice contains important information, organized by subject. Please review it carefully and reach out if you have any questions—we are here to help.

RETIREE OPEN ENROLLMENT SESSION

A BCBS representative and Human Resources will be available at this session to answer questions and assist with paperwork.

Tuesday, October 21, 2025 Cameron Senior Center - Meeting Room 12:00 pm - 1:15 pm

PREMIUM CHANGES

We are continuing to offer the health insurance coverage through Blue Cross Blue Shield of Massachusetts (BCBS) and the dental insurance through MetLife for the 2025–2026 plan year.

Please note the following rate changes:

- **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.
- **Medicare Supplemental Plans:**
 - Medex 2 premium will increase by **14.5%**, effective January 1, 2026.
 - Medicare PPO premium will increase by **20.8%**, effective January 1, 2026.

As you may know, your Medicare supplemental coverage is made up of two parts:

1. **BCBS Medex 2 Plan** – helps cover costs like hospital and physician services that are not paid by Medicare.
2. **Part D (PDP) Prescription Drug Plan** – helps cover your medications. You do not need to enroll separately in Part D; it automatically “wraps” into our Medicare supplemental plan.

The following total monthly premium breakdown is provided for your information so you can see where the increases are coming from:

1. **Medex 2** - 11.6% increase (\$209.67 → \$233.99)
2. **Part D (PDP) Prescription Drug Plan** - 17.2% increase (\$228.85 → \$268.26)

Total monthly Medicare supplemental rate increase: \$438.52 → \$506.45 = \$67.93 increase

BCBS sighted that the higher premium increases are driven by continued growth in medical utilization trends, anticipated moderate increases in Medicare Part A and Part B deductibles in 2026, and CMS increases in provider fee schedules, leading to higher unit costs.

HEALTH INSURANCE

Effective 1/1/2026, the Medex 2 plan will be increasing by 14.5% and the Medicare PPO by 20.8%.

The Medicare PPO is “closed” to new entrants. If you are currently enrolled in the Medicare PPO, you can remain on the plan at this time. If you would like to change to the Medex 2 plan, you can do that now and the plan will be effective 11/1/25.

• **Medex 2 & Medicare PPO Plans**

New Rates Effective 1/1/2026 - Individual Plans	Total Premium	Employer Share	Retiree Share
Medex 2 with PDP – 14.5% Increase	\$502.25	\$301.35	\$200.90
<i>Closed Group – Medicare PPO - Closed Group</i>			
Medicare PPO Blue Freedom Rx – 20.8% Increase	\$530.25	\$318.15	\$212.10

• **HMO’s & PPO Plans**

PPO: Blue Care Elect Enhanced Value Effective 11/1/2025			
	Total Premium	Employer Share	Retiree Share
Individual	\$1,434.11	\$860.47	\$573.64
Family	\$3,761.66	\$2,257.00	\$1,504.66
HMO NE Blue - Premium Plan - Network Blue NE Enhanced Value			
Individual	\$1,325.27	\$861.43	\$463.84
Family	\$3,476.19	\$2,259.52	\$1,216.67
HMO NE Blue - Value Plan - Network Blue NE Enhanced Value			
Individual	\$1,267.98	\$824.19	\$443.79
Family	\$3,325.92	\$2,161.85	\$1,164.07
Access Blue N.E. Saver – \$3,000/\$6,000 Deductible ACA Minimum Credible Coverage Plan			
Individual	\$879.84	\$571.90	\$307.94
Family	\$2,373.11	\$1,542.52	\$830.59

SUBMITTAL DEADLINE

All paperwork can be scanned to meglawrence@westfordma.gov, mailed to the above address, or dropped off at the Town Human Resources Office no later than Friday, October 24, 2025 by 1:00 pm.

REMINDER #1:

If you or your spouse has your health insurance through the Town of Westford, are Medicare eligible, and will be turning age 65, you are required to contact Social Security to apply for Medicare Part A and Part B about three (3) months prior to your birthday month to allow ample time for processing. Please know that if you are eligible through a divorced or late spouse, you are also required to apply for Medicare. Once you receive your Medicare card, please be sure to contact Human Resources at 978-399-2915 to transfer your coverage and apply for a Medicare supplemental plan. This is required under Mass General Law 32B Section 18, and this also applies to eligible retirees looking to pick up coverage through the Town who currently do not have it. Retirees who are Medicare eligible who do not have Medicare Part A and Part B in place for the 1st day of the

month that they turn age 65, or are 65 and deferred Part B, will be responsible for the difference in premium between the plan they are on and the Town's contribution amount to the Medicare supplemental Medex plan.

REMINDER #2:

Health Reimbursement (HRA) for Non-Medicare Eligible Retirees ONLY:

To learn about accessing this benefit please copy and paste the web address below into your internet browser:
<https://www.westfordma.gov/274/Human-Resources>

REMINDER #3:

If you have a change of address and/or phone number, please email Meg at meglawrence@westfordma.gov or call 978-399-2915.

REMINDER #4:

If you have the Town's \$1,500 life insurance coverage and would like to update your beneficiary information, or need to verify that you have this coverage (could only enroll at the time of retirement if you had coverage in place at that time), please email Meg at meglawrence@westfordma.gov or call 978-399-2915.

HUMAN RESOURCES WEBPAGE

For insurance rates, plan design summaries, forms, notices, open enrollment information, etc., please go to <https://www.westfordma.gov/274/Human-Resources> and select "Retiree Benefits" near the top of the page. This site is intended to be easier to navigate, and we will be updating it whenever there is new information to share.

If you have any questions, require assistance, or need any information sent to you, please feel free to email me at phicks@westfordma.gov, email meglawrence@westfordma.gov or call 978-399-2915.

If you need to verify your health insurance payment amount:

- Retirees receiving their pension through Middlesex Retirement can contact Meg Lawrence at meglawrence@westfordma.gov or 978-399-2915.
- Retirees receiving their pension through MTRS can contact Jen Schaffer at jschaffer@westfordk12.us or 978-692-5560 x2138.

If you have any questions, now or throughout the year, please do not hesitate to contact Human Resources at 978-399-2915 or email Meg at meglawrence@westfordma.gov or me at phicks@westfordma.gov.

Thank you and please take good care in the year ahead! 🌸 🍁 ❄️ 🧡 ✨

Most sincerely,



Pamela Hicks
Director of Human Resources

All paperwork can be scanned to meglawrence@westfordma.gov, mailed to the above address, or dropped off at the Town Human Resources Office no later than Friday, October 24, 2025 by 1:00 pm.

The annual Part D Credible Coverage Notice can be found at:
<https://www.westfordma.gov/274/Human-Resources>

Please find the full rate sheet on the last page ~ Again, if you do not have any changes, no action is required.

Westford Town Hall Hours:

Monday, Wednesday, Thursday 8:00 am - 4:00 pm
Tuesday 8:00 am - 6:30 pm
Friday 8:00 am - 1:00 pm



**Town of Westford
Westford Public Schools
HEALTH INSURANCE &
VOLUNTARY BENEFIT PREMIUMS
11/1/2025 – 10/31/2026**

Retirees (Health Insurance 7% Increase & Dental Insurance 5% Increase)

BLUE CROSS BLUE SHIELD of Massachusetts (BCBS)

PPO Employer share of premium - 60% HMO Employer Share of Premium - 65%	Total Monthly Premium	Town Monthly Share of Premium	Retiree Monthly Share of Premium
PPO: Blue Care Elect Enhanced Value			
Individual	\$1,434.11	\$860.47	\$573.64
Family	\$3,761.66	\$2,257.00	\$1,504.66
HMO NE Blue - Premium Plan - Network Blue NE Enhanced Value			
Individual	\$1,325.27	\$861.43	\$463.84
Family	\$3,476.19	\$2,259.52	\$1,216.67
HMO NE Blue - Value Plan - Network Blue NE Enhanced Value			
Individual	\$1,267.98	\$824.19	\$443.79
Family	\$3,325.92	\$2,161.85	\$1,164.07
Access Blue N.E. Saver - ACA Minimum Credible Coverage Plan \$3,000/\$6,000 Deductible			
Individual	\$879.84	\$571.90	\$307.94
Family	\$2,373.11	\$1,542.52	\$830.59
ACA Minimum Credible Coverage Plan <u>Only</u> - If you earn under \$26.80/hour your premium deduction is based on your income (Single Plan). If you would like more information about this ACA Minimum Credible Coverage Plan, please contact Human Resources at 978-399-2915.			

BCBS Medicare Supplemental Plans

Employer share of premium - 60%	Per Month	
Rates Effective 1/1/2025 - 12/31/2025 - Individual Plans	Retiree Share	
Medex 2 with PDP	\$438.52	\$175.41
Medicare PPO Blue Freedom Rx - Closed Group	\$366.00	\$146.40
*New Rates Effective 1/1/2026 - Individual Plans		
Medex 2 with PDP - 14.5% Increase	\$502.25	\$200.90
<i>Closed Group - Medicare PPO - No longer being offered to new subscribers</i>		
Medicare PPO Blue Freedom Rx - 20.8% Increase	\$530.25	\$212.10
Dental - MetLife - 5% Increase		
	High Option	Low Option
Employee	\$66.02	\$44.40
Employee + 1 dependent (2-person)	\$133.31	\$94.62
Employee + 2 or more dependents (family)	\$189.99	\$132.37
Voluntary Town Life Insurance - \$10K		
Retiree Share		
<i>50% Employee/50% Retiree Share 0% increase</i>		
Retiree	\$1,500.00	\$1.20

*The above premiums are monthly.
The Town does not contribute to voluntary dental.
Dental can only be continued at the time of retirement and can not be enrolled in after.
The Town does contribute 50% of the premium to the retiree life insurance (\$1,500K).
Health insurance is only available to retirees receiving a pension. If a pension ends due to a spouse's death, the surviving spouse may continue coverage.*