



***Town of Ludlow***  
***TREASURER/COLLECTOR'S OFFICE***  
***488 Chapin Street***  
***Ludlow, Massachusetts 01056***

DATE: March 27, 2025

TO: ALL ELIGIBLE EMPLOYEES

FROM: TREASURER/COLLECTORS OFFICE

RE: GROUP HEALTH, DENTAL INSURANCE, and VISION RATES EFFECTIVE JULY 1, 2025

Open Enrollment for the Town's Health Plan will be from April 15<sup>th</sup> – May 15<sup>th</sup> for changes effective July 1<sup>st</sup>. Any eligible employee that is interested in enrolling or making changes to their current plan must do so during open enrollment. **New enrollment or changes will not be allowed after May 15<sup>th</sup>.** Enrollment applications are available in the Treasurer/Collector's office. Plan descriptions and summary of benefits are available in the Treasurer/Collector's Office, online and will be emailed to all departments.

Below are the new health insurance monthly rates effective July 1, 2025.

<b>Blue Cross Blue Shield Plans &amp; Rates July 1, 2025 - June 30, 2026</b>		<b>TOWN'S SHARE</b>	<b>EMPLOYEE'S SHARE</b>	<b>TOTAL</b>
<b>BLUE CARE ELECT</b>	Individual	853.28	240.66	1093.94
	2 Person	1706.54	481.33	2187.87
	Family	2337.96	659.42	2997.38
<b>HMO BLUE NE</b>	Individual	697.45	196.71	894.16
	2 Person	1394.91	393.43	1788.34
	Family	1911.04	539.00	2450.04
<b>SELECT</b>	Individual	606.78	171.14	777.92
	2 Person	1213.57	342.29	1,555.86
	Family	1662.59	468.93	2,131.52
<b>DENTAL BLUE</b>	Individual	12.24	12.23	24.47
	Family	35.57	35.57	71.14
<b>DENTAL BLUE FREEDOM - HIGH (Employee funded)</b>	Individual		57.28	57.28
	2 Person		114.55	114.55
	Family		200.46	200.46
<b>NETWORK ACCESS – VISION (Employee funded)</b>	Individual		5.83	5.83
	Employee & Spouse		9.91	9.91
	Employee & Child(ren)		10.21	10.21
	Family		16.03	16.03