



**TOWN OF MIDDLETON**  
 Office of the Treasurer/Collector  
 48 South Main Street  
 Middleton, MA 01949  
 978-774-8327

<b>July 1, 2022- June 30, 2023 (FY 23) Health/Dental/Vision Insurance Rates</b>						
		<b>Total Monthly Premium</b>	<b>60% Employer Share</b>	<b>40% Employee Share</b>	<b>24 Pay Periods</b>	<b>21 Pay Periods</b>
<b>HMO Blue Options ENHANCED PLAN</b>	Individual	\$999.64	\$599.78	\$399.86	\$199.93	\$228.49
	Family	\$2,674.72	\$1,604.83	\$1,069.89	\$534.94	\$611.36
<b>HMO Blue NE Options (closed to new enrollment)</b>	Individual	\$1,070.57	\$642.34	\$428.23	\$214.11	\$244.70
	Family	\$2,864.49	\$1,718.69	\$1,145.80	\$572.90	\$654.74
<b>BLUE CARE ELECT PREFERRED (Out of State Retirees)</b>	Individual	\$1,410.60	\$846.36	\$564.24		
	Family	\$3,774.17	\$2,264.50	\$1,509.67		
<b>Medex 2 w/ MedicareRx</b>	Individual	\$321.93	\$193.16	\$128.77	Effective 1/1/22 – 12/31/22	
<b>Managed Blue Sr. w/ MedicareRx</b>	Individual	\$337.58	\$202.55	\$135.03	Effective 1/1/22- 12/31/22	
<b>Dental Blue Freedom High Option</b>		<b>Total Monthly Premium</b>	<b>75% Employer Share</b>	<b>25% Employee Share</b>	<b>24 Pay Periods</b>	<b>21 Pay Periods</b>
	Individual	\$53.22	\$39.92	\$13.31	\$6.65	\$7.60
	Family	\$110.72	\$83.04	\$27.68	\$13.84	\$15.82
<b>NEW: Blue 20/20 EyeMed Vision Care</b>		<b>Total Monthly Premium</b>			<b>24 Pay Periods</b>	<b>21 Pay Periods</b>
	Individual	\$5.83			\$2.92	\$3.33
	Individual and Spouse	\$9.91			\$4.96	\$5.66
	Individual and Children	\$10.21			\$5.11	\$5.83
	Family	\$16.03			\$8.02	\$9.16

All group health plans for which you are eligible to enroll meet the Medicare definition of **Creditable Coverage**. Prescription drug coverage through the Town of Middleton will be at least as good as the standard Medicare Part D benefit. If you enroll in a Town of Middleton health insurance, you do not need to enroll in Medicare Part D. If you later decide to enroll in Medicare Part D, you will not be subject to a Medicare penalty. When enrolling in a plan for the first time, you will be given a Creditable Coverage Notice that is specific to your new plan. A copy of Creditable Coverage Notice for any plan is available upon request.