



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

July 1, 2025- June 30, 2026 (FY 26) Health/Dental/Vision Insurance Rates						
		Total Monthly Premium	66% Employer Share	34% Employee Share	24 Pay Periods	21 Pay Periods
<b>HMO Blue Options ENHANCED PLAN</b>	Individual	\$1,301.83	\$859.21	\$442.62	\$221.31	\$252.93
	Family	\$3,483.30	\$2,298.98	\$1,184.32	\$592.16	\$676.76
<b>HMO NE Benchmark \$300/\$900 Deductible</b>	Individual	\$1,207.38	\$796.87	\$410.51	\$205.25	\$234.58
	Family	\$3,230.43	\$2,132.08	\$1,098.35	\$549.17	\$627.63
<b>HMO NE Benchmark \$300/\$900 Deductible Select</b>	Individual	\$1,050.42	\$693.28	\$357.14	\$178.57	\$204.08
	Family	\$2,810.58	\$1,854.98	\$955.60	\$477.80	\$546.06
<b>\$ BLUE CARE ELECT PREFERRED PPO</b>	Individual	\$1,837.02	\$1,212.43	\$624.59	\$312.29	\$356.91
	Family	\$4,915.12	\$3,243.98	\$1,671.14	\$835.57	\$954.94
<b>Medex 2 w/ MedicareRx</b>	Individual	\$411.88	\$271.84	\$140.04	Effective 1/1/25 – 12/31/25	
<b>Managed Blue Sr. w/ MedicareRx</b>	Individual	\$417.75	\$275.72	\$142.04	Effective 1/1/25– 12/31/25	
<b>Dental Blue Freedom High Option</b>		Total Monthly Premium	75% Employer Share	25% Employee Share	24 Pay Periods	21 Pay Periods
	Individual	\$52.47	\$39.35	\$13.12	\$6.56	\$7.50
	Family	\$109.14	\$81.86	\$27.29	\$13.64	\$15.59
<b>Blue 20/20 EyeMed Vision Care</b>		Total Monthly Premium			24 Pay Periods	21 Pay Periods
	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.