

Town of Ludlow
Town Treasurer
488 Chapin Street
Ludlow, Massachusetts 01056

April 9, 2024

FROM: Town Treasurer

RE: Group Health, Dental Insurance, and Vision

Please note that “Open Enrollment” for the Town’s Health Plan is July 1, 2024. Any employee that is eligible and interested in enrollment or changes to their current plan must do so **prior to June 1, 2024**. Applications are available in the Treasurer’s office.

Effective: July 1, 2024 - June 30, 2025

PRODUCT		TOWN’S SHARE	EMPLOYEE’S SHARE	TOTAL
BLUE CARE ELECT	Individual	768.71	216.82	985.53
	2 Person	1,537.42	433.63	1,971.05
	Family	2,106.27	594.07	2,700.34
HMO BLUE NE	Individual	628.33	177.22	805.55
	2 Person	1,256.67	354.45	1,611.12
	Family	1,721.65	485.59	2,207.24
SELECT	Individual	546.65	154.18	700.83
	2 Person	1,093.31	308.37	1,401.68
	Family	1,497.83	422.46	1,920.29
DENTAL BLUE	Individual	11.93	11.93	23.86
	Family	34.68	34.68	69.36
DENTAL BLUE FREEDOM - HIGH (Employee funded)	Individual		55.84	55.84
	2 Person		111.68	111.68
	Family		195.44	195.44
NETWORK ACCESS – VISION (Employee funded)	Individual		5.83	5.83
	Employee & Spouse		9.91	9.91
	Employee & Child(ren)		10.21	10.21
	Family		16.03	16.03

New Rate: January 1, 2024 - December 31, 2024

MANAGED BLUE FOR SENIORS	278.45	78.53	356.98
MEDEX II	205.20	205.20	410.40