



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 15th – May 15th for changes effective July 1st. 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 15th.** 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.

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