



Town of Ludlow
HUMAN RESOURCES DEPARTMENT
488 Chapin Street
Ludlow, Massachusetts 01056

DATE: April 7, 2026
TO: ALL ELIGIBLE EMPLOYEES
FROM: HUMAN RESOURCES DEPARTMENT
RE: GROUP HEALTH, DENTAL INSURANCE, and VISION RATES EFFECTIVE JULY 1, 2026

Open Enrollment for the Town's Health Plan will be from April 13th – May 22nd 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 enrollments or changes will not be allowed after May 22nd.** Enrollment applications are available in the Human Resource's office. Plan descriptions and summary of benefits are available in Human Resources, online and will be emailed to all departments.

Below are the new health insurance monthly rates effective July 1, 2026.

Blue Cross Blue Shield Plans & Rates July 1, 2026 - June 30, 2027		TOWN'S SHARE	EMPLOYEE'S SHARE	TOTAL
BLUE CARE ELECT	Individual	917.35	258.74	1176.09
	2 Person	1834.70	517.48	2352.18
	Family	2513.53	708.95	3222.48
HMO BLUE NE	Individual	749.82	211.49	961.31
	2 Person	1499.66	422.98	1922.64
	Family	2054.55	579.49	2634.04
SELECT	Individual	652.35	183.99	836.34
	2 Person	1304.71	368.00	1672.71
	Family	1787.45	504.15	2291.60
DENTAL BLUE	Individual	12.36	12.36	24.72
	Family	35.94	35.93	71.87
DENTAL BLUE FREEDOM - HIGH (Employee funded)	Individual		57.87	57.87
	2 Person		115.73	115.73
	Family		202.52	202.52
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