

# Town of Lunenburg

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17 Main Street, P.O. Box 135  
Lunenburg MA 01462-0135

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978-582-4134, FAX 978-582-4148

Office Hours

Mon, Wed, 8:00 AM - 4:00 PM  
Tues., Thur 8:00 AM - 6:00 PM  
Fri. closed

Nancy O'Rourke  
Payroll & Benefits Coordinator/Risk Mgr

May 1, 2025

To: All Retirees  
Re: Dental Insurance / Open Enrollment  
July 1, 2025

It is open enrollment for the Town's dental insurance plan, to be effective July 1, 2025. Below are the rates for the dental insurance plan to be effective July 1, 2025. Any changes which retirees desire to make should be made during open enrollment. Please contact Nancy O'Rourke by **Monday, June 2, 2025. Please note cancellations can only be made during open enrollment. If you are not making any changes, no action is required on your part.**

Plan coverage and the rates are as follows: This represents a 2.5% increase.

| Plan Coverage   | Dental Blue Freedom<br>Effective 07/01/2025 |
|---|---|
| Preventative & Diagnostic Procedure<br>(Cleanings, X-Rays & Examinations)                               | 100%  |
| Minor Restorative Procedures<br>(Fillings, Denture Repairs, Palliative Treatment)                       | 80%   |
| Major Restorative Procedures<br>(Bridges, Crowns & Implants Extractions,<br>Endodontics & Periodontics) | 50%   |
| Calendar Year Deductible  | \$50 Per Ind./\$150 Per Family              |
| Plan Year Maximum   | \$1,250 per person per calendar year        |
| Rates: Individual   | \$41.49 per month                           |
| Individual +1   | \$82.99 per month                           |
| Family  | \$145.25 per month                          |

These rates will be taken on your June pension (July coverage). If you have any questions, please feel free to contact Nancy O'Rourke at 978-582-4134 or [norourke@lunenburgma.gov](mailto:norourke@lunenburgma.gov) or check the Town website [www.lunenburgma.gov](http://www.lunenburgma.gov) Departments, Human Resources.