

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, Thurs 8:00 AM - 6:00 PM
Fri. closed

Nancy O'Rourke
Payroll & Benefits /Risk Manager

May 01, 2025

To: All Eligible Non Medicare Retirees
Re: **Health Insurance / Open Enrollment - July 1, 2025**
Creditable Coverage Notice

It is now open enrollment for the Town's health insurance plans to be effective July 1, 2025. Any changes which retirees desire to make should be made during open enrollment. Please contact Nancy O'Rourke, at Town Hall by **Monday, June 2, 2025**. **If you have no changes, no action is needed.** Brochures outlining the three plans can be found on the Town website, under the Human Resources tab. The new rates for the three plans are as follows, which represent a 14.84% increase.

PLAN		TOTAL MONTHLY PREMIUM	RETIREE MONTHLY AMOUNT	TOWN MONTHLY AMOUNT	
BLUE CARE ELECT \$250 DEDUCTIBLE	FAM	\$3,475.66	\$868.92	\$2,606.74	
	IND	\$1,321.58	\$330.40	\$991.18	
NETWORK BLUE NEW ENGLAND \$250 DEDUCTIBLE	FAM	\$2,835.95	\$708.99	\$2,126.96	
	IND	\$1,078.31	\$269.58	\$808.73	
NETWORK BLUE SELECT \$250 DEDUCTIBLE	FAM	\$2,467.27	\$616.82	\$1,850.45	
	IND	\$938.13	\$234.53	\$703.60	

Adjustments for these new rates will be submitted to the retirement systems by June 4, 2025. If you pay the Town directly, please use these rates for your payment due by June 20th. If you have any questions, please feel free to contact Nancy O'Rourke at (978) 582-4134 or norourke@lunenburgma.gov

Creditable Coverage Notice

This is an important notice. Please read it carefully and thoroughly.

All group health plans for which you are eligible to enroll meet the Medicare definition of Creditable Coverage. That means that your prescription drug coverage through the Town of Lunenburg will be at least as good as the standard Medicare Part D benefit. If you enroll in a Town of Lunenburg health insurance plan, 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 you enroll in a plan for the first time, you will be given a Creditable Coverage Notice that is specific to your new plan. You may also get a copy of a Creditable Coverage Notice for any plan at any time upon request.