



Town of Wilbraham 240 Springfield Street Wilbraham MA 01095

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# **MEDICARE RETIREES OPEN ENROLLMENT**

**Monday, October 30, 2025 to Friday November 30, 2025**

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**For Wilbraham Town Retirees on Medicare and their Spouses**



## **Calendar Year 2026**

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This document is available, upon request, in alternate formats including large print. Please direct your request to Sophia Bletsos, Human Resources Coordinator, 240 Springfield Street, Wilbraham, MA 01095 or call (413) 596-2800 extension 100. It is also viewable on the town's website at [www.wilbraham-ma.gov](http://www.wilbraham-ma.gov).

# What's New This Year

As always, if you do not want to make any changes, you need to do nothing. Your current coverage will automatically continue.

Starting January 1, 2026, once your out-of-pocket spending reaches \$ 2,100 (the limit was \$8,000 in 2025), you will not have to pay a copayment or coinsurance for covered Part D drugs for the rest of the calendar year. This includes certain payments made by other people or entities, including Medicare's Extra Help program, on your behalf. No other changes have been made to the Comparison Charts for coverage under the SVRHT plans. The Comparison Charts are included as separate documents.

## Summaries of Benefits and Coverage (SBC)

Updated SBC's (Summary of Benefits and Coverage) for all plans are available on the Town's website at [www.wilbraham-ma.gov](http://www.wilbraham-ma.gov) under Departments, Human Resources, Retiree Benefits. If you would like a hard copy, please call Benefits Manager Gloria Congram at 413-596-2800 extension 102, or email her at [gcongram@wilbraham-ma.gov](mailto:gcongram@wilbraham-ma.gov). Gloria has office hours on Thursdays at the Wilbraham Town Hall from 8:30 am to 12:00 pm. If you need assistance, please call or email her to make an appointment for a private consult on a day that is convenient for you and when she is available.

## Rate Increases

The Scantic Valley Regional Health Trust self-funded plans are seeing a larger than usual premium increase this year. This is largely due to the effects of the Inflation Reduction Act of 2022, which included a number of changes to Medicare Benefits. Once members reach the annual Part D out-of-pocket threshold, the plan pays 100 percent for covered Part D drugs for the remainder of the year. The out-of-pocket cost for insulin remains capped at \$35 for 2025. Expanded adult vaccine coverage will continue at reduced cost. Looking ahead, the Act allows the government to negotiate pricing for a group of high-cost drugs in 2026. The Act shifts a portion of these drug costs to the Supplement Insurers, who in turn pass the cost on to their members.

The approved premium changes are reflected in the chart below, including the update to HNE MedPlus with Express Scripts PDP, which replaced Humana as the prescription provider. These rates were officially approved by the Scantic Valley Regional Health Trust at its October 8, 2025 meeting.

# **2026 Medicare Plan Monthly Premium Rates Changes:**

<b>CY 2026 Medicare Plan Premium Rates - Retirees Monthly (Town 60%- Retiree 40%*)</b>
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The Scantic Valley Regional Health Trust at its Board meeting on October 8, 2025 approved the following rates for Medicare Plans for Calendar Year 2026. These reflect the most current premium adjustments and updates, including the renaming of HNE MedPlus with Express Scripts PDP, which was previously called Humana.

### **Self-Funded - Rx Insured**

Plan	CY25	CY26	% Change	Town 60%	Retiree 40%
BCBS Medex 2 with Blue Medicare RX	\$453.00	\$500.00	9%	\$300.00	\$200.00
HNE MedPlus with Express Scripts PDP (formerly Humana)	\$461.00	\$480.00	4.2%	\$288.00	\$192.00
Harvard Pilgrim Medicare Enhance	\$377.00	\$405.00	7.4%	\$243.00	\$162.00

### **Fully Insured Senior Plans**

Plan	CY25	CY26	% Change	Town 60%	Retiree 40%
BCBS Managed Blue for Seniors	\$449.01	\$495.42	10.3%	\$297.25	\$198.17
BCBS Medicare HMO Blue	\$442.03	\$530.44	20.0%	\$318.26	\$212.18
Tufts Medicare HMO	\$403.00	\$423.00	5.0%	\$253.80	\$169.20
HNE Medicare Freedom	\$375.81	\$451.88	20.2%	\$271.13	\$180.75

### **Boston Mutual Life Insurance (ends at age 75)**

Basic & AD&D	Total	Town	Retiree
\$1,000	\$0.60	\$0.30	\$0.30

### **BCBS Vision 20/20 (100% Retiree Paid)**

Individual: \$6.08

Retiree + Spouse: \$10.34

Retiree +1 or more children (no spouse): \$10.64

Family (retiree plus spouse and 1 or more children): \$16.72

### **BCBS Dental Blue (100% Retiree Paid)**

Individual: \$52.52

Family: \$153.32

<b>Health Insurance - (Active plans for non-Medicare eligible Retirees and their spouses, Retiree pays 40%, Town pays 60%, except Blue Care Elect 50/50)</b>			
<b>Blue Care Elect Preferred (PP0)</b>			
	<b>Total</b>	<b>Town Share</b>	<b>Retiree Share</b>
<b>Individual</b>	<b>\$1,649.00</b>	<b>\$824.50</b>	<b>\$824.50</b>
<b>Family</b>	<b>\$3,589.00</b>	<b>\$1,794.50</b>	<b>\$1,794.50</b>

<b>Network Blue N.E. (HMO)</b>			
	<b>Total</b>	<b>Town Share</b>	<b>Retiree Share</b>
<b>Individual</b>	<b>\$967.00</b>	<b>\$580.20</b>	<b>\$386.80</b>
<b>Family</b>	<b>\$2,394.00</b>	<b>\$1,436.40</b>	<b>\$957.60</b>

<b>HNE (HMO)</b>			
	<b>Total</b>	<b>Town Share</b>	<b>Retiree Share</b>
<b>Individual</b>	<b>\$887.00</b>	<b>\$532.20</b>	<b>\$354.80</b>
<b>Double</b>	<b>\$1,801.00</b>	<b>\$1,080.60</b>	<b>\$720.40</b>
<b>Family</b>	<b>\$2,426.00</b>	<b>\$1,455.60</b>	<b>\$970.40</b>

<b>Harvard Pilgrim (formerly Tufts )</b>			
	<b>Total</b>	<b>Town Share</b>	<b>Retiree Share</b>
<b>Individual</b>	<b>\$979.00</b>	<b>\$587.40</b>	<b>\$391.60</b>
<b>Family</b>	<b>\$2,446.00</b>	<b>\$1,467.60</b>	<b>\$978.40</b>

# Medicare Plans Explained

**Supplemental Plans** – offer the most versatility, allowing the subscriber to receive services anywhere Medicare is accepted. A primary care physician is not necessary and the subscriber can live anywhere in the United States or Puerto Rico. The insurance card and the Medicare card should be presented when services are received. Medicare pays first and the insurance "supplements" the Medicare coverage.

**Advantage/Replacement Plans** – provide a limited network of providers where the subscriber can receive services. The premiums for these plans tend to be lower and the subscriber is responsible for co-pays that get paid as services are received. These plans tend to offer wellness benefits for eyeglasses, hearing aids, and limited dental coverage. This coverage "replaces" Medicare Parts A&B and if enrolled in one of these plans, the Medicare card should be put away and only the insurance card should be presented when services are received. The subscriber must have a primary care physician and a primary residence within the network area. The rates and benefits of these plans renew annually on the January 1.

**Medwrap Plans** – With Medicare Wrap Plans the subscriber must present the Medicare card and the insurance card when services are received. Wraps provide a network of providers where a subscriber may receive services. The insurance plan "wraps" around the Medicare and the subscriber usually pays a co-pay for covered services received from in-network providers. The subscriber is responsible for any portion Medicare does not cover for services received out of the plan network. The subscriber must have a primary care physician and a primary residence within the network area.

## Medicare & You

Massachusetts State Laws mandate that if municipal retireeS and/or dependents are eligible for premium free Medicare Part A they must enroll in Medicare Parts A & B to remain eligible for group health insurance through the Town. The retiree is responsible to make sure that the premiums get paid to social security to maintain enrollment in Medicare Parts A & B. Failure to do so could result in claims not being paid and termination of coverage in the group insurance. For up to date Medicare information and changes in coverage, deductibles and premiums proposed for 2026, please visit [www.medicare.gov](http://www.medicare.gov).

## Medicare Open Enrollment

Medicare Open Enrollment for 2026 will begin on October 15, 2025 and ends on December 7, 2025. Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

## Eligible Spouse & Dependents

An eligible spouse is the subscriber's legal spouse.

Dependent children are eligible to remain on the health and dental insurance until they are 26 years old. You must enroll in premium free Medicare Part A when you become eligible and for Medicare B which has a monthly premium, however, you may be allowed to remain on the active employee plan if you have children that are also eligible for coverage. A copy of a long-form, state issued birth certificate, a Court Order, or adoption papers must be provided to enroll a dependent child in the insurance coverage.

If a retiree is divorced, the ex-spouse is not eligible to be covered under the Town's group health plan unless the divorce decree states that the retiree must cover the ex-spouse.

The surviving spouse and dependents of a retiree are eligible to continue coverage on the Town's group health insurance coverage provided they are covered at the retiree's time of death. Participation may continue as long as the dependents meet all plan eligibility rules. The surviving spouse must be enrolled for the dependents to be covered by the Town's group health insurance. Once the surviving spouse remarries, eligibility for participation ends as of the date of the marriage. Surviving spouses **MUST** provide written notification to the Benefits Administrator within thirty (30) days of any change in marital status.

**CONTINUATION OF COVERAGE FOR RETIREES:** Massachusetts General Laws Chapter 32B allows for benefit continuation into retirement. Employees who are enrolled or enroll at the time of retirement are eligible to continue their coverage into retirement. However, if a retiree **DISCONTINUES** his/her health insurance coverage with the Town (that is, cancels coverage at any time for any reason), the retiree is **not** allowed to re-enroll at a later time!

### **The Scantic Valley Regional Health Trust**

The Town of Wilbraham is a member of the Scantic Valley Regional Health Trust (SVRHT) which is a joint purchase group through which the Town purchases health plans. The Scantic Valley Regional Health Trust (SVRHT) meets regularly virtually via Microsoft Teams. Meeting agendas and log in information as well as meeting minutes are posted on the town's website at [www.wilbraham-ma.gov](http://www.wilbraham-ma.gov) and on the SVRHT website at [www.scantichealth.org](http://www.scantichealth.org). The following programs are offered by the Trust:

#### **Wellness Program**

The Scantic Valley Regional Health Trust Wellness Coordinator, Marcy Morrison, works on developing programs designed to help you stay healthy and manage illnesses such as diabetes. The Wellness Program offers disease screening incentives (such as \$100 paid to you for having a screening colonoscopy), exercise programs and general behavior risk reduction programs (i.e. weight management, smoking cessation). SVRHT Wellness Program is a voluntary wellness program. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact the Wellness Coordinator to work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status. To learn more please go to the website or contact: Marcy Morrison, Regional Wellness Coordinator, Scantic Valley Regional Health Trust at [Marcy@scantichealth.org](mailto:Marcy@scantichealth.org). Phone: (617) 431-6651.

#### **High Technology Imaging**

The SVRHT voted to waive co-payments for high technology imaging services when members select from a list of non-hospital based imaging centers for scheduled services. Mention this to your doctor at the time an imaging test (x-ray, CAT scan, MRI etc.) is scheduled. The list for BCBS and HNE non-hospital based imaging centers is posted on the SVRHT website at [www.scantichealth.org](http://www.scantichealth.org). You can also get a copy by calling the Benefits Administrator at 413-596-2800 extension 102 or by calling your member services number on your insurance card.

#### **Shine Program**

The SHINE (Serving Health Insurance Needs of Elders) program provides free, unbiased and up-to-date health insurance information, counseling and assistance from trained community volunteers. SHINE Counselors provide information on Medicare, Medigap insurance, Medicare HMOs, retiree insurance plans, Medicaid and free or

reduced cost health care programs, and can help with claim forms and applications. To locate a SHINE Counselor in Wilbraham, please call the Senior Center at 413-596-8379.

## Who Do I Call?

Questions about:	Contact	Phone	Email
Enrollment, Eligibility, Premium Payments, Continuation of benefits, Changes, Retirement;	Gloria Congram, Benefits Manager	413-596-2800x 102	<a href="mailto:gcongram@wilbraham-ma.gov">gcongram@wilbraham-ma.gov</a>
Coverage of Services	Health Plan Rep	On insurance card	as listed in your plan documents
Wellness Program	Marcy Morrison,  Wellness Coordinator	617-431-6651	<a href="mailto:Marcy@scantichealth.org">Marcy@scantichealth.org</a>
Wilbraham SVRHT Representative	Barbara Hancock, Treasurer/Collector	413-596-2800x 207	<a href="mailto:bhancock@wilbraham-ma.gov">bhancock@wilbraham-ma.gov</a>