



Town of Carlisle

MASSACHUSETTS



Office of Human Resources

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Carlisle, MA 01741
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October 31, 2025

Open Enrollment for Health Insurance Plans

Please be advised that the Town of Carlisle is holding its annual open enrollment for Senior Health Insurance Plans from now through **November 26, 2025**, Senior Plans are only available for retirees/spouses enrolled in **Medicare Parts A and B**.

Open Enrollment

Open enrollment is the period once annually during which you can enroll in a Town health insurance plan without a qualifying event. New enrollments will go into effect as of January 1, 2026. The next scheduled open enrollment period for the Senior Plans is November 2026.

An open enrollment for all the Town's Senior Plans will be held from now through Wednesday, November 26th, 2025, for coverage effective from January 1, 2026, through December 31, 2026. This is the only time during the year, until January 1, 2027, that you can make a change in your health coverage (e.g. change from one plan to another, add spousal coverage, etc.) without a "qualifying event" such as loss of other coverage. If you have any questions regarding what constitutes a qualifying event, please contact the Human Resources Department.

There are **NO** substantive plan changes for Medex 2, Managed Blue for Seniors and Medicare PPO Advantage.

Effective January 1, 2026, the following insurance plans will be available to retirees and their spouses who have Medicare Parts A and B:

Plan	Group Number	Member Services
Blue Cross Blue Shield Medex 2	502363294	800-258-2226
Blue Cross Blue Shield Managed Blue For Seniors	004068943	800-325-2583
Blue Cross Blue Shield Medicare PPO Blue Freedom Rx	006648623	800-200-4255

If you have specific questions regarding plan coverage, please contact the health plan directly at the Member Services number listed above. You will need to provide the customer service representative with the group number noted above to ensure you receive accurate information. If you have an open enrollment question, you may also call Member Services.

Special message for Retirees and the spouse of a retiree NOT currently enrolled in a Town of Carlisle Medicare Supplement Plan:

If you are eligible for Medicare Part A **without a premium charge**, either through your own employment or through your spouse, you must enroll in Medicare Part B to obtain health coverage through the Town of Carlisle. When you enroll for Part B coverage, the Social Security Administration (SSA) may charge you a premium penalty each month if you didn't enroll when you first became eligible; the premium penalty increases with each year that you delay enrollment. Contact the SSA at 1.800.772.1213 for more information.

If you are interested in enrolling for health insurance through the Town of Carlisle, you must contact Human Resources for additional information and submit a new enrollment form to Human Resources no later than **Wednesday, November 26th, 2025**.

THE PLANS AND RATES for calendar year 2026

The senior plans offered by the Town are a vital addition to basic Medicare A and B. They include prescription drug coverage, so **DO NOT PURCHASE A SEPARATE PART D PLAN** if you enroll in a Town of Carlisle Medicare Supplement Plan.

COST

For 2026, your 44% share of the premium cost is:

	Blue Cross Blue Shield Medex 2	Blue Cross Blue Shield Managed Blue for Seniors	Blue Cross Blue Shield Medicare PPO Blue Freedom Rx
Your monthly cost	\$224.61	\$205.68	\$233.31
Your annual cost	\$2,695.28	\$2,468.19	\$2,799.72

MEDICARE SUPPLEMENT

The **BCBS Medex 2** and **BCBS Managed Blue for Seniors** paired with Blue Medicare Rx (a Prescription Drug Plan) are Medicare Supplement plans. Medex 2 & Managed Blue for Seniors are the medical coverages, and PDP is the Part D Prescription Drug plan. Medex 2 allows members to see any provider so long as they accept Medicare,

and no referrals are needed. Managed Blue for Seniors is an HMO that requires members to see providers in the BCBS MA HMO network and must have a PCP to obtain referrals. The **BCBS Medicare PPO Blue Freedom Rx** is a **Medicare Advantage plan**. The plan replaces Medicare and provides both Medicare and Supplemental coverage in one package, including prescription drugs. There is also **limited** coverage for dental, vision and hearing aids included in this plan. Medicare pays the health plan a fixed amount per month to provide covered services. **Please see the comparison chart for more information on all three plans.**

Rate Changes

The premiums effective January 1, 2026, are listed on the attached rate chart. If your insurance premium is deducted directly from your pension check, the new rate will become effective on December 31, 2025, check. If you pay the Town directly for your insurance, the new rate will be due on or before January 1, 2026.

Factors that are contributing to these increases:

- **Higher medical and pharmacy costs:** We're seeing significant growth in what we pay for services (unit costs), including inpatient and outpatient hospital care.
- **Increased utilization:** There is greater use of health care services across the board.
- **Medicare cost sharing:** Moderate increases in Medicare Parts A & B deductibles are being absorbed by the plan, further driving up costs.
- **Prescription drug impacts:** The Inflation Reduction Act (IRA) has reduced subsidies to insurance plans, leading to higher premiums for Part D coverage. It has also adjusted the out-of-pocket maximum threshold and how quickly members reach it, increasing overall plan liability.

Your 44% Share

The BCBS Medex 2 renewal rate increased by 12.14%, which is **\$55.28** a month. The BCBS Managed Blue for Seniors renewal rate increased by 11.9% which is **\$49.71** a month. Medicare PPO Blue FreedomRx/Advantage plan renewal rate increased by 20.79% which is **\$91.25** a month. Please see the attached documentation outlining changes in plan rates.

How to Continue With Your Current Health Plan

No action is needed if you are enrolled in one of the Senior Plan Options listed above and you want to continue with that plan.

How to Make a Change in Health Coverage

To make a change in your health coverage, please contact Human Resources as soon as possible to obtain an enrollment kit. Changes elected during this period will become effective on January 1, 2026. Completed enrollment forms must be received at the

Human Resources Department by Wednesday, November 26th, 2025. Please do not mail enrollment forms directly to the health plan.

Verify Your Payment Amount

If you pay for your insurance premiums through pension deductions, please examine your December 31st check stub when you receive it to make sure that your insurance deductions match the amount shown on the attached rate sheet. If the deductions do not appear to be correct, please contact the Human Resources Department immediately.

If you pay the Town directly for your insurance, please adjust your payments in accordance with the rates shown on the attached rate sheet. The payment due January 1, 2026, is the first payment affected by the new rates.

If you have questions regarding your insurance benefits, contact Jessica Ritenhouse at:
Human Resources
978-371-6469
jritenhouse@carlislema.gov

Aubrey Thomas, Assistant Town Administrator/HR Director
978-371-6694
athomas@carlislema.gov

Enclosures:
Senior Plans – Group Health Insurance Rates
Comparison of Health Plans for Retirees with Medicare Parts A and B

Town of Carlisle

Medicare Supplemental Plans - Group Health Insurance Rates

Effective for coverage as of 1/1/26; payroll / retirement deductions change as of December 2025

	BCBS MEDEX 2	BCBS MANAGED BLUE FOR SENIORS	BCBS MEDICARE PPO BLUE FREEDOM RX
<i>Rate Change Date</i>	<i>January 1st</i>	<i>January 1st</i>	<i>January 1st</i>
Monthly Premium Town % Town Share	\$510.47 (56%) \$285.86	\$467.46 (56%) \$261.78	\$530.25 (56%) \$296.94
Retiree's Monthly Payment	\$224.61	\$205.68	\$233.31

PLEASE NOTE:

- *The monthly payment shown is the cost per person covered.*
- *If you move, you must contact the Human Resources Office to record your address change with your health provider and discuss how your move might affect your coverage options.*