

# Important Benefits Information for FY26

## Open Enrollment May 1<sup>st</sup> – May 23<sup>th</sup>, 2025

To: All Benefit Eligible Employees

From: Carla Fede, HR Director

It's that time of year again—**Open Enrollment for your benefits is here!** This is your annual opportunity to review, update, or confirm your benefit elections for the upcoming plan year, effective **July 1, 2025**. Please carefully review the steps below and complete your enrollment by the deadline.

### What You Need to Do:

#### 1. Review Your Current Benefits

Take a moment to review your current elections and coverage. If any changes are needed—such as updating your medical or dental plan or adding/removing dependents—you can make them during this enrollment period.

#### 2. Submit Your Elections by May 27, 2025

Whether you're making changes or keeping your current benefits, **you must submit your elections to Carla Fede, Town Hall, Select Board Office, by May 27, 2025**. If no action is taken, your current elections will automatically roll over, but it's important to verify all information is accurate.

#### 3. Update Your Dependent Information

Ensure that all dependent data is current, especially if you plan to enroll them in medical or dental coverage.

#### 4. Review Available Benefits Resources

We've provided resources to help you make informed decisions:

- [www.Townofmilton.org](http://www.Townofmilton.org)
  - Human Resources Tab
  - Open Enrollment FY26

#### 5. Contact HR with Any Questions

If you need assistance at any step, please contact Human Resources at [cfede@townofmilton.org](mailto:cfede@townofmilton.org).

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#### Key Information:

- **Open Enrollment Period:** May 1 – May 23, 2025
- **Submission Deadline:** End of Day May 26, 2025
- **Effective Date of Changes:**
  - **Town Employees: July 1, 2025**
  - **School Employees (Non-Admins): October 1, 2025**

We will continue to offer medical coverage through **Blue Cross Blue Shield of Massachusetts (BCBS)** and **Harvard Pilgrim Health Care (HPHC)**, and dental coverage through **Altus Dental**.

If you are currently enrolled in a plan and do not wish to make any changes, **no action is required**, but we strongly encourage you to review your elections and ensure everything is up to date.

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#### What You Can Do During Open Enrollment:

- Enroll yourself and/or eligible dependents in medical and/or dental coverage
- Change medical carriers (BCBS or HPHC)
- Make updates to dependent information

Please note: Changes to benefits are **only allowed outside of open enrollment** if you experience a **qualifying life event**, such as marriage, divorce, birth/adoption of a child, or loss of other coverage.

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#### FY26 Contribution Rates (Effective July 1, 2025):

New bi-weekly rates will begin with deductions from **June paychecks for Town Employees**.

New bi-weekly rates will begin with deductions from **September paychecks for School Employees**.

*(Note: Employees paid over 20, 21, 22 periods will have adjusted rates to account for summer months.)*

Insurance Plan	Membership Type	Total Monthly Premium	Town's Biweekly Contribution 76%	Employee's Bi-Weekly* Contribution <b>24%</b>	Employee's 20 PP employee 24%
HPHC HMO	Individual	\$ 1,076.50	\$377.60	\$119.24	\$155.02
	Family	\$2,893.14	\$1,014.82	\$320.47	\$416.61
BCBS HMO	Individual	\$ 1,085.71	\$380.83	\$120.26	\$156.34
	Family	\$2,917.84	\$1,023.49	\$323.21	\$420.17
Blue Care PPO	Individual	\$1,493.56	\$523.89	\$165.44	\$215.07
	Family	\$4,013.95	\$1,407.97	\$444.62	\$578.01
Altus Dental	Individual	\$ 56.86	N/A	\$ 26.24	\$34.11
	Family	\$ 176.25	N/A	\$ 81.34	\$105.75

**\*Bi-Weekly rates based on 26 paychecks**