

**TOWN OF DRACUT ACTIVE and RETIRED EMPLOYEES HEALTH INSURANCE RATE SCHEDULE
FOR THE FISCAL YEAR FY26 BEGINNING JULY 1, 2025**

Product	Tier	Monthly Full Cost	Monthly Town Contribution	%	Monthly Employee/Retiree Contribution	%
Active Employees (Non-Medicare Eligible)						
BCBS HMO Blue Select (Limited-network)	Individual	\$ 1,081.47	\$ 865.18	80%	\$ 216.29	20%
	Family	\$ 2,595.49	\$ 2,076.39	80%	\$ 519.10	20%
BCBS HMO Blue New England (Broad-network)	Individual	\$ 1,201.65	\$ 901.24	75%	\$ 300.41	25%
	Family	\$ 2,883.88	\$ 2,162.91	75%	\$ 720.97	25%
BCBS Blue Care Elect Preferred Provider Organization (PPO)	Individual	\$ 1,540.52	\$ 1,155.39	75%	\$ 385.13	25%
	Family	\$ 3,697.13	\$ 2,772.85	75%	\$ 924.28	25%
BCBS Dental Blue Freedom	Individual	\$ 42.19	\$ 21.10	50%	\$ 21.10	50%
	Family	\$ 122.65	\$ 61.33	50%	\$ 61.33	50%
Life Insurance Rates	Active	\$ 10.60	\$ 8.48	80%	\$ 2.12	20%

Retirees (Medicare Eligible)						
Medex 2 w/ Select PDP Option	Individual	\$ 497.25	\$ 387.86	78%	\$ 109.40	22%
Managed Blue for Seniors w/Select PDP Option (HMO)	Individual	\$ 456.34	\$ 355.95	78%	\$ 100.39	22%
*Medex 2 and Managed Blue for Seniors reflects renewal rate as of January 1, 2026						
BCBS Dental Blue Freedom	Individual	\$ 42.19	\$ 21.10	50%	\$ 21.10	50%
	Family	\$ 122.65	\$ 61.33	50%	\$ 61.33	50%
Life Insurance Rates	Retiree	\$ 5.30	\$ 4.24	80%	\$ 1.06	20%