



TOWN OF PALMER

Palmer Town Building
4417 Main Street
Palmer, Massachusetts 01069

Telephone. (413) 283-2695
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TO: Active Employees / Non- Medicare Retirees
RE: Annual Open Enrollment - Insurance
DATE: April 10, 2025

The annual Open Enrollment period for Health, Dental, Flexible Spending (FSA), Dependent Care (DCA), Voluntary Life and Disability Insurances will be April 30, 2025, through May 09, 2025. Any eligible employee wishing to join or change to another plan may do so at this time. All changes will be effective July 1, 2025, through June 30, 2026.

In an effort to ensure that our benefits are aligned with the needs of our workforce, we are excited to announce that voluntary life, accident, disability and more will now be offered through Colonial Life.

Medicare Eligible Retirees MUST enroll in the Harvard Pilgrim Medicare Enhanced policy during their Initial Eligibility Period. Delay in enrollment could result in your health insurance being terminated.

New Health Insurance Rates Effective 7/1/25 – 06/30/2026
For Eligible Employees (working 20 or more hours weekly)
And non-Medicare retirees

Harvard Pilgrim Health Care (HPHC)

HMO Standard – Individual

116.43 bi-weekly
232.86 monthly

HMO Focus – Individual

104.92 bi-weekly
209.83 monthly

PPO – Individual

186.98 bi-weekly
373.95 monthly

HMO Standard - Family

310.88 bi-weekly
621.75 monthly

HMO Focus – Family

279.79 bi-weekly
559.57 monthly

PPO – Family

497.40 bi-weekly
994.79 monthly

*****If you wish to make ANY changes to your health plan enrollment for FY26, you MUST complete a new enrollment form and return to Danica Griswold or Rihana O'Brien no later than May 9, 2025. A Summary of Plan Benefits, enrollment forms and rates may be found on the Town of Palmer website.***