



TOWN OF PALMER

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TO: Eligible Retirees and Spouses of Retirees

FROM: Town of Palmer – Human Resources

DATE: October 31, 2025

SUBJECT: Medicare Supplemental Health Insurance – 2026 Premium Rates

Effective **January 1, 2026**, the monthly premium for the Town's Medicare Supplemental Health Insurance plan, which includes prescription drug coverage, will increase by **7.28%**. Please note that **plan design and benefits will remain unchanged**.

New Rates Effective January 1, 2026 – December 31, 2026		
Plan	Total Monthly Premium	Retiree Share (25%)
Harvard Pilgrim Medicare Enhance & Aetna Medicare Rx offered by SilverScript Employer PDP	\$491.84	\$122.96

Open Enrollment Period:

Eligible retirees and spouses of retirees who wish to make changes to their Medicare Supplemental Health Insurance coverage may do so during the **Open Enrollment Period**, which runs from **November 3, 2025, through December 5, 2025**.

All changes made during this period will take effect **January 1, 2026**, and remain in effect through **December 31, 2026**.

For a complete list of prescription drug coverage and changes to drug coverage, please visit www.townofpalmer.com

If you have any questions regarding your coverage or premium rates, please contact Danica Griswold at (413) 283-2695 or via email at dgriswold@townofpalmer.com