



Human Resources Department
1471 Highland Avenue
Needham, MA 02492
(781) 455-7500 x71507
www.needhamma.gov

TO: Medicare-Eligible and Enrolled Retirees, Spouses, and Surviving Spouses of the Town
FROM: Human Resources Department, Town of Needham
DATE: October 27, 2025
RE: Calendar Year 2026 Open Enrollment Period for Medicare Health Insurance

This notice is being sent to all Needham retirees and spouses covered under the Needham Contributory Retirement System and the Massachusetts Teachers' Retirement System. If you are **under age 65 and/or not currently eligible for Medicare**, please proceed to the “**Under 65?**” section at the end of this notice.

Open Enrollment Period

The annual open enrollment period for Town-sponsored Medicare plans will be held from
November 3 through November 28, 2025 (deadline: 12:00 p.m.)
for coverage effective **January 1, 2026**.

Change Options

Retirees, spouses, or surviving spouses who are eligible and enrolled in Medicare Parts A and B:

- If you **do not** wish to make changes to your current coverage, **NO ACTION IS NEEDED**.
- If you **do** wish to change your coverage or enroll in Medicare coverage for the first time, you must review plan coverage and rates, **make a plan selection, and submit an enrollment form** to the Town Human Resources Department by **November 28, 2025, at 12:00 p.m.**

This open enrollment period is the **only time** changes may be made during the year, unless you experience a **qualifying event** (such as moving out of the plan's service area, becoming newly eligible for Medicare, or experiencing an involuntary loss of another coverage). All enrollment forms and required documentation (e.g., copies of Medicare Part A and B card, marriage certificate, etc.) must be **received by the Town's Human Resources Department by November 28, 2025, at 12:00 p.m.**

How to Submit Changes, Rates, and Plan Information

CY2026 premium rates are listed on the reverse side of this page. Plan comparisons, benefit summaries, enrollment forms, and additional materials are available on the **Town of Needham's website** at:

www.needhamma.gov → *Town Departments* → *Human Resources Department* → *Open Enrollment* → “Medicare Supplement/Advantage Health Plans”
or directly at www.needhamma.gov/4385/Medicare-Plan-Open-Enrollment.

Completed enrollment forms may be:

- **Emailed to:** enrollments@needhamma.gov
- **Paper Forms** may be requested by calling **781-455-7500 ext. 71507** and returned to Human Resources via **Fax 781-514-6113 or mailed** to the Human Resources Department

When reviewing your options, please carefully consider all plan features important to you and confirm that your healthcare providers participate in the plan's network. **All Town-sponsored Medicare plans include Medicare Part D (prescription drug) coverage.**

Under 65?

If you are **under age 65 or ineligible for Medicare**, you remain eligible for the Town's **non-Medicare health plans**, which are effective **July 1 through June 30** each year. Open enrollment for these plans occurs each spring. The Town of Needham has adopted **M.G.L. Chapter 32B, Section 18**, requiring retirees who become eligible for Medicare Parts A and B to enroll in a Medicare plan in order to continue Town-sponsored health coverage. If you are approaching age 65, please begin the enrollment process **three months prior to your birthday** by contacting your local **Social Security Office** to apply for Medicare Parts A and B. Then visit the Town's HR website to review available plans and obtain enrollment materials. Please note that **strict federal deadlines** apply to Medicare enrollment—plan ahead to avoid delays or penalties.

Town of Needham Retiree Health Insurance

Medicare Supplement/Advantage Plans

Calendar Year 2026 Monthly Rates - Effective January 1, 2026

Must be a Needham Retiree, Spouse or Surviving Spouse and enrolled in *both* Medicare Parts A & B to be eligible

Company	Plan Name	Provider Network	2026 Full Monthly Rate	Town Contribution	2026 Monthly Rate	
					Retiree (YOU PAY)	<i>Town pays</i>
Tufts	Preferred HMO	HMO	\$ 423.00	50.0%	\$ 211.50	\$ 211.50
Harvard Pilgrim	Medicare Enhanced	No Network	\$ 508.00	50.0%	\$ 254.00	\$ 254.00
Blue Cross / Blue Shield	MEDEX	No Network	\$ 524.00	50.0%	\$ 262.00	\$ 262.00
	Managed Blue for Seniors	HMO	\$ 478.00	68.0%	\$ 152.96	\$ 325.04
Fallon Health	Medicare Plus Premier	HMO	\$ 358.00	50.0%	\$ 179.00	\$ 179.00

HR Phone/Voicemail: 781-455-7500 x71507 • **Email:** Enrollments@needhamma.gov