



Town of Clarksburg
Treasurer/Collector
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Phone: (413) 663-5282

TO: Eligible Medicare Retirees
FROM: Town of Clarksburg
Date: November 19, 2025
RE: Retiree Open Enrollment Effective January 1, 2026

Dear Retiree,

Health care costs are rising at rates we haven't seen in years — both here in Massachusetts and across the country. All health plans are facing similar challenges when it comes to affordability. As a result, our group retiree plans may see a significant rate increase in 2026.

Below are the updated 2026 retiree plan rate sheets for your reference. The Town will continue to cover 75% of this cost.

MONTHLY CONTRIBUTION RATES				
PRODUCTS		CURRENT	RENEWAL	
		RATES	RATES	INCREASE
Medex 2	Medex 2	\$216.65	\$235.42	8.66%
	Blue Med Rx	\$215.01	\$253.21	17.77%
	Total	\$431.66	\$488.63	13.20%

Blue Medicare Rx rates represent PDP Option 31 (\$15/\$30/\$50 RX, 2x MO).

- **Medex with PDP:** 13.2% increase

Several factors are contributing to these increases:

- **Higher medical and pharmacy costs:** We're seeing significant growth in what we pay for services (unit costs), including inpatient and outpatient hospital care.
- **Increased utilization:** There is greater use of health care services across the board.
- **Medicare cost sharing:** Moderate increases in Medicare Parts A & B deductibles are being absorbed by the plan, further driving up costs.
- **Prescription drug impacts:** The Inflation Reduction Act (IRA) has reduced subsidies to insurance plans, leading to higher premiums for Part D coverage. It has also adjusted the out-of-pocket maximum threshold and how quickly members reach it, increasing overall plan liability.

Sincerely,

Kelly Ryan