

**MONTHLY PREMIUMS EFFECTIVE 01/01/2026 through 12/31/2026**

<b>Plan</b>	<b>HPHC MEDICARE SUPPLEMENT Plan (Merged w/ Tufts)  Medicare Enhanced</b>	<b>HNE MEDPLUS  HMO MEDIWRAP</b>	<b>BCBS MANAGED BLUE FOR SENIORS  HMO MEDIWRAP</b>	<b>BCBS MEDEX 2 w/ OBRA  Indemnity Type Medicare Supplement Freedom of Choice</b>	<b>BCBS Medicare HMO Blue  Medicare Advantage HMO</b>	<b>TUFTS Medicare Preferred HMO  Medicare Advantage HMO</b>	<b>HNE Medicare Secure Freedom HMO-POS Advantage</b>
<b>Prescription Benefits Manager Part D Plan</b>	Aetna Rx SilverScript PDP with CVS Caremark Rx mail order	Express Scripts Rx for retail and mail order	Medicare Blue Rx with CVS Caremark retail and mail order	Medicare Blue Rx with CVS Caremark PBM retail and mail order	CVS Caremark	CVS Caremark	Optum Rx
<b>Plan Type</b>	Supplement	Wrap	Wrap	Supplement	Replacement	Replacement	Replacement
<b>Monthly premium</b>	\$405.00	\$480.00	\$495.42	\$500.00	\$530.44	\$423.00	\$451.88
<b>Town Share 50%</b>	\$202.50	\$240.00	\$247.71	\$250.00	\$265.22	\$211.50	\$225.94
<b>Retiree Share 50%</b>	<b>\$202.50</b>	<b>\$240.00</b>	<b>\$247.71</b>	<b>\$250.00</b>	<b>\$265.22</b>	<b>\$211.50</b>	<b>\$225.94</b>
<b>Subscriber Address</b>	Anywhere in US or Puerto Rico	Must be within network area	Must be within network area	Anywhere in US or Puerto Rico	Must be within network area	Must be within network area	Must be within network area
<b>Network Coverage Except for Emergency</b>	Anywhere Medicare is accepted	In-network, Medicare coverage only for out of network providers	In-network, Medicare coverage only for out of network providers	Anywhere Medicare is accepted	In-network Medicare providers only	In-network Medicare providers only	In-network Medicare providers only
<b>Emergency Coverage</b>	Nearest Hospital	Nearest Hospital	Nearest Hospital	Nearest Hospital	Nearest Hospital	Nearest Hospital	Nearest Hospital
<b>Primary Payer of claims</b>	Medicare present both cards	Medicare present both cards	Medicare present both cards	Medicare present both cards	BCBS Do not use Medicare Card	TUFTS Do not use Medicare card	HNE Do not use Medicare Card

\*You may be able to get extra help to pay for the monthly premiums, annual deductibles, and co-payments related to the Medicare Prescription Drug program. However, you must enroll in a Medicare Prescription Drug plan to get this extra help.

The SHINE (Serving the Health Insurance Needs of Everyone) Program provides free counseling and health insurance information to all Massachusetts residents with Medicare and their caregivers. People who have Medicare or who are about to become eligible for Medicare can meet with a counselor to learn about benefits and options available. A counselor will review programs that help people with limited income to pay health care costs. To find a local SHINE counselor and schedule an appointment, call MassOptions at 1-800-243-4636, or TTY/ASCII (800) 439-2370.