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**TOWN OF SHERBORN**  
**EMPLOYEE INSURANCE FY2026**

(Pine Hill Employees See Separate School Insurance Sheet)

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<b>April 2025</b>	<b>Finance Office</b>	<b>508-651-7859</b>
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**HEALTH INSURANCE PREMIUMS**

Beginning **July 1, 2025**, the new rates indicated below are in effect for each of the Health Insurance Plans. The open enrollment period is the month of **April/May**, with deductions beginning on the first payroll in June.

Anyone wishing to change health insurance plans must do so by filing an application at the Finance office before **May 9, 2025**

		<b>MONTHLY RATES</b>	
		<b>SINGLE</b>	<b>FAMILY</b>
<u>Indemnity Plan</u>	Blue Care Elect Preferred (PPO)	<b>720.00</b>	<b>1,892.00</b>
<u>Rate Saver Equivalent</u>	HMO: Network Blue N.E. Value Plus	<b>244.00</b>	<b>854.00</b>
<u>Benchmark Equivalent</u>	HMO: Network Blue N.E. Deductible Plan	<b>226.00</b>	<b>792.00</b>
<u>Senior Plan</u>	If eligible, contact the Finance Office		

Health insurance premiums are treated on a pre-tax basis for both federal and state income tax purposes. IRS regulations require that employee enrollments be fixed for a one-year period unless there is a change in family status.

Employees who are enrolled in a health insurance program who turn 65 during the year should contact the Finance office regarding their coverage.

Employees who are Benefit Eligible, can participate in a Pre-Tax Flexible Savings Plan and Dependent Care Plan  
Contact the Finance office for details

**See page 2 for Life, Dental & Vision Insurance premiums**

**If you have any questions, please contact the the Finance Office at  
508-651-7859 x235 or email [payroll@sherbornma.org](mailto:payroll@sherbornma.org)**

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## LIFE INSURANCE

		<u>Per Month</u>
Basic life and accidental death insurance	- \$5,000	\$ 4.30
 Voluntary life and accidental death insurance		
		<u>Per Month</u>
Plan II	\$5,000	\$ 3.90
Plan II	10,000	7.80
Plan III	15,000	11.70
Plan IV	20,000	15.60
Plan V	25,000	19.50
Plan VI	30,000	23.40
Dependent coverage:		
	Spouse - \$5,000	\$ 4.33
	Children - \$2000	\$ 4.33

Voluntary life and accidental death insurance are fully paid by the employee.

## DISABILITY INSURANCE

Benefit eligible employees may enroll in the employee paid accident and disability insurance through AFLAC. (Seasonal employees are not eligible.) Premiums are deducted twice a month. Anyone interested should contact the Finance Office for more information. Premiums are fully paid by the employee.

## DENTAL INSURANCE

		<u>Per Month</u>
Dental Blue Value	Individual	\$ 31.38
	Family	77.46

Dental insurance premiums are fully paid by the employee and are treated on a pre-tax basis for both federal and state income tax purposes. IRS regulations require that employee enrollments be fixed for a one-year period unless there is a change in family status.

## Vision Plan

		<u>Per Month</u>
Blue 20/20 Exam-Plus	Individual	\$ 5.54
	Family	15.23
	Employee + Spouse	9.42
	Employee + one or more Children	9.70

Vision plan premiums are fully paid by the employee and are treated on a pre-tax basis for both federal and state income tax purposes. IRS regulations require that employee enrollments be fixed for a one-year period unless there is a change in family status.

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