

**Memorandum of Agreement
Between
Town of Lunenburg
And
Lunenburg Public Employee Committee
Effective July 1, 2026 – June 30, 2029**

Pursuant to M.G.L. Chapter 32B, Section 19, this Memorandum of Agreements amends the current in-force health insurance agreement as follows:

The Town of Lunenburg (“Town”) and the Lunenburg Public Employee Committee (“PEC”) agree that the Town shall provide the following health plans (refer to Attachment A for benefit brochures):

1. PPO Benchmark 4, HMO Benchmark 4 and HMO Blue Select Benchmark 4 provided by MIIA. The plan shall include, but not be limited to, in-network cost-sharing of:

Deductible:	\$500 per individual/\$1,000 per family
PCP Copayments	\$20
Specialist Copayments	\$45
Emergency Room Copayment	\$100 after deductible
Inpatient Hospital Copayment	Tier 1 - \$275 after deductible Tier 2- \$1,500 after deductible
Hospital Outpatient Surgery	\$150 after deductible for low cost hospitals \$250 after deductible for high cost hospitals
High Tech Imaging (MRI, CT, PET)	\$100 after deductible
Retail Prescriptions	\$10/30/65
Mail-Order Prescriptions	\$25/75/165

2. The Town will offer Access Blue NE Saver as an alternative. The plan shall include, but not be limited to, cost-sharing of:

Deductible:	\$2,000 per individual/\$4,000 per family
Primary Care OV:	\$20 after deductible
Specialist OV:	\$35 after deductible
Emergency Room:	\$150 after deductible
Hospital Admission:	\$500 after deductible
Hospital Outpatient Surgery:	\$250 after deductible
High Tech Imaging (MRI, CT, PET)	\$125 after deductible
Retail Prescriptions:	\$10/\$25/\$50
Mail-Order Prescriptions:	\$20/\$50/\$100

For any employee who enrolls in the HDHP, the Town will contribute the following annual amount to an HSA:

Individual - \$1,000

Family - \$2,000

3. Managed Blue for Seniors, with PDP, provided by MIIA. The plan prescription drug copayments shall be as follows:

Retail Prescriptions	\$10/25/50
Mail-Order Prescriptions	\$20/50/110

4. Medex, with PDP, provided by MIIA. The plan prescription drug copayments shall be as follows:

Retail Prescriptions	\$10/25/50
Mail-Order Prescriptions	\$20/50/110

5. Medicare Part B reimbursement: The Town and the PEC agree that, upon the effective date of this agreement, the Town shall reimburse enrolled subscribers (retirees and their spouse) \$96 per month toward the cost of their Medicare Part B premium. Medicare enrolled subscribers shall be entitled to reimbursement by the Town on a semi-annual basis upon the submission of appropriate documentation from the Social Security Administration.

6. The Town will continue to offer the health insurance opt out plan as detailed in Attachment B, for the duration of this agreement.

The Town and the PEC agree that the Town shall contribute 75% of the health insurance premium and the employee/Non-Medicare retiree shall contribute 25% of the health insurance premium for all active plans. The Town and the PEC agree that the Town shall contribute 50% of the health insurance premium and the retiree shall contribute 50% of the health insurance premium for Medex. The Town and the PEC agree that the Town shall contribute 75% of the health insurance premium and the retiree shall contribute 25% of the health insurance premium for Managed Blue for Seniors.

The Town and the PEC agree that all the above provisions will be in effect from July 1, 2026 through June 30, 2029. However, if the Town anticipates that the plans will be affected by any Federal changes under the Affordable Care Act, both parties agree to open up this agreement.

For The Town:

Caesar Nuzzolo, Chair

Glenn McLeod

Amanda Moore

Brian Lehtinen

Renee Emkey

For The PEC:

ATTACHMENT A

ATTACHMENT B