

**Date:** November, 2025

**To:** Town of South Hadley Retiree Medex Subscribers

### CY2026 MEDEX RATES

**Effective January 1, 2026** the rate for your Medex 2 with Blue MedicareRx plan through the Town of South Hadley will be changing.

**The monthly retiree contribution effective January 1, 2026 will be as follows:**

<b>Retiree only</b>	<b>\$222.75</b>
<b>Retiree &amp; Spouse</b>	<b>\$445.50</b>
<b>Surviving Spouse</b>	<b>\$495.00</b>

For those who have insurance premiums deducted from their pension, the new deduction will be reflected in their December pension check. For those who pay their insurance premium in-office, please make the necessary adjustment with the December payment.

If you wish to remain on your current Medex 2 with Blue MedicareRx coverage with the Town of South Hadley, **you do not need to do anything.**

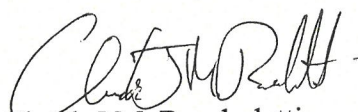
If you wish to **discontinue** this plan, please contact Gloria **before Wednesday, 11/19/2025** so that you may complete the necessary disenrollment form.

Benefit summaries for the above plan are available by visiting <https://southhadley.org/1411/Health-and-Insurance-Benefits> or by contacting our Benefits Administrator, Gloria Congram at (413) 538-5017 x6126 or [gcongram@southhadleyma.gov](mailto:gcongram@southhadleyma.gov). Gloria is also available every Wednesday in the Human Resources Office in the lower level of Town Hall from 9:30 a.m. to 4:30 p.m.

**IMPORTANT:** Please be aware that if you choose to enroll in an outside Medicare Part D prescription drug plan that is **not** affiliated with the Town of South Hadley, your existing drug coverage will **automatically be deactivated**, and you will no longer have the opportunity to be covered through the Town of South Hadley.

**Did you know?** The **SHINE Program** (Serving the Health Insurance Needs of Everyone) is a state-sponsored program that provides free health insurance information, counseling, and assistance to people who are eligible for Medicare and their caregivers. Certified, trained SHINE counselors, who are often volunteers, work with participants to help explore Medicare plan options and uncover ways to save money on both health insurance and prescription drug costs. To find a SHINE counselor near you, **call MassOptions at 1 (800) 243-4636**. This information is provided as a resource for your convenience; the program is not administered by the Town of South Hadley.

Wishing you and yours a healthy and happy holiday season.



Chuck J.M. Romboletti  
Assistant Town Administrator/Human Resources Director

# Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

413-584-1300

October 21, 2025

Dear Retiree:

The Open Enrollment period for your Medex 2 with Blue Medicare Rx PDP (Prescription Drug Plan) is currently underway and will run until November 21, 2025.

**If you are satisfied with your current Medex 2 with Prescription Drug Plan coverage, you do not have to do anything.** If you want to discontinue your MEDEX plan, you must notify your former employer between now and November 21, 2025 and complete the necessary disenrollment form.

The full monthly premium for 2026 will be **\$495.00**. Please note that this is the full monthly premium and your former employer pays a portion of this premium. Please call your former employer to determine the portion you will pay. The 2026 premium reflects a 19% increase from the current year premium. The rate increase is due to higher medical claims AND a significant increase in pharmaceutical expenses.

There are **NO** changes to the medical portion of your Medex 2 coverage. There has been no change to Tier 1 co-pays while there will be co-pay changes on Tier 2 and Tier 3 drugs. See table below. You will **NOT** receive a new BCBS Medex or Blue Medicare RX PDP card from CVS Caremark for 2026. **Your current cards are still valid and active.**

	<b>Current 2025 Retail Co-Pay</b>	<b>Current 2025 Mail Co-Pay</b>	<b>New 2026 Retail Co-Pay</b>	<b>New 2026 Mail Co-Pay</b>
Tier 1	\$10	\$20	\$10	\$20
Tier 2	\$20	\$40	\$25	\$50
Tier 3	\$35	\$50	\$50	\$110

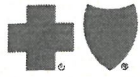
Medicare changes to the Prescription Drug Formulary (dictated by the Federal Government) is contained on the following page. Please be aware that you will be mailed an informational packet in December. Please retain this packet as it will contain important information on your prescription drug plan.

The CanaRx plan is not available to Medex 2 subscribers.

If you have questions or need assistance in the enrollment process, **call your former employer** or call the Hampshire County Group Insurance Trust at 413 584-1300 Extensions 140, 142, or 145. **Questions surrounding your portion of the premium should be directed to your former employer.**

Joe Shea  
Insurance Director

**See Attachment**



MASSACHUSETTS

Blue MedicareRx (PDP)

# CHANGES TO YOUR 2026 BLUE MEDICARERx FORMULARY (DRUG LIST)

Your prescription drug coverage will change on January 1, 2026. Please review the following list to see if any of the medications you take are impacted.

## COMPARISON OF 2025 TO 2026 SELECT FORMULARY

Down Tier Changes		
Medication name	2025	2026
EZETIMIBE TAB	Tier 2	Tier 1
VALSARTAN TAB	Tier 2	Tier 1
LOPERAMIDE HCL CAP	Tier 2	Tier 1
PREDNISONE PAK	Tier 2	Tier 1
URSODIOI TAB	Tier 3	Tier 2
DABIGATRAN	Tier 3	Tier 2

Prior Authorization Now Required
DICYCLOMINE (CAPS, TABS, SOL)
MECLIZINE TAB
SANTYL OINT

Up Tier Changes		
Medication name	2025	2026
OLMESARTAN TABS	Tier 1	Tier 2
COLCHICINE 0.6 MG TAB	Tier 1	Tier 2
DIPHENOXYL-ATR 2.5 MG TAB	Tier 2	Tier 3

Medications Now Covered
LANTUS INJ
DAPAGLIFLOZIN TAB
FOSFOMYCIN POWD
RAMELTEON TAB

**If you have questions about your Blue MedicareRx plan  
or changes to the formulary, please call Customer Care at  
1-888-543-4917, 24 hours a day, 7 days a week.  
TTY/TDD users, call 711.**

Blue MedicareRx (PDP) is a Prescription Drug Plan with a Medicare contract. Blue MedicareRx Value Plus (PDP) and Blue MedicareRx Premier (PDP) are two Medicare Prescription Drug Plans available to service residents of Connecticut, Massachusetts, Rhode Island, and Vermont. Coverage is available to residents of the service area or members of an employer or union group and separately issued by one of the following plans: Anthem Blue Cross® and Blue Shield® of Connecticut, Blue Cross Blue Shield of Massachusetts, Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont.

Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities which have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal. This information is not a complete description of benefits. Call Customer Care for more information. For residents of Connecticut: **1-888-620-1747**; Massachusetts: **1-888-543-4917**; Rhode Island: **1-888-620-1748**; Vermont: **1-888-620-1746**. TTY users call: **711**.

**ATENCIÓN:** Si hablas un idioma distinto al inglés, Blue Cross Blue Shield of Massachusetts ofrece servicios de asistencia lingüística y ayudas auxiliares apropiadas de forma gratuita. Llama al **1-800-200-4255** (TTY: **711**).

**ATENÇÃO:** Se você fala um idioma diferente do inglês, a Blue Cross Blue Shield of Massachusetts tem serviços de assistência linguística e auxílios e serviços auxiliares apropriados disponíveis gratuitamente. Ligue para **1-800-200-4255** (TTY: **711**).

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