

## MEDICAL INSURANCE

Town of Franklin Retirees  
Effective January 1, 2026

	Total Monthly Premium	Town Monthly Contribution	Retiree Monthly Contribution
<b>EPO Plan - Access America Value</b>			
(Town pays 70% of the plan cost, Retiree pays the remaining 30%) (Town pay 50%, Surviving Spouse pays 50%)			
<b>Individual</b>	\$1,316.80	\$921.76	\$395.04
<b>Family</b>	\$3,364.00	\$2,354.80	\$1,009.20
<b>Surviving Spouse Individual</b>	\$1,316.80	\$658.40	\$658.40
<b>Surviving Spouse Family</b>	\$3,364.00	\$1,682.00	\$1,682.00
<b>HDHP Plan with HSA - Access America Value</b>			
(Town pays 70% of the plan cost, Retiree pays the remaining 30%) (Town pay 50%, Surviving Spouse pays 50%)			
<b>Individual</b>	\$1,028.00	\$719.60	\$308.40
<b>Family</b>	\$2,624.00	\$1,836.80	\$787.20
<b>Surviving Spouse Individual</b>	\$1,028.00	\$514.00	\$514.00
<b>Surviving Spouse Family</b>	\$2,624.00	\$1,312.00	\$1,312.00
<b>PPO Plan - Access America Value</b>			
(Town pays 50% of the plan cost, Retiree/Surviving Spouse pays the remaining 50%)			
<b>Individual &amp; Surviving Spouse</b>	\$1,626.00	\$813.00	\$813.00
<b>Family &amp; Surviving Spouse</b>	\$4,530.00	\$2,265.00	\$2,265.00
<b>Medicare Advantage Plan - Aetna</b>			
(Town pays 70% of the plan cost, Retiree pays the remaining 30%) (Town pay 50%, Surviving Spouse pays 50%)			
<b>Individual</b>	\$559.93	\$391.95	\$167.98
<b>Surviving Spouse</b>	\$559.93	\$279.97	\$279.97

## BASIC LIFE INSURANCE

Total Monthly Premium	Monthly Town Contribution	Retiree Monthly Contribution
<b>Retiree Only</b>		
\$ 4.90	\$2.45	\$2.45