

**Town of Lexington  
Retiree Benefits  
vs.  
Comparable Communities  
FY2009**

	Retiree/ Regular HMO Plan (1)		Medicare Supplement (2)	Surviving Spouse Contribution (3)	Dental Insurance	MGL Chapter 32B Section 18 (4)
Town	Town	Town	Town	Town	Town	Note (5)
	Contrib % Individual	Contrib % Family	Contrib %	Contrib %	Contrib %	
Arlington	85.0%	85.0%	75.0%	50.0%	0%	Yes
Bedford	83.0%	61.0%	50.0%	50.0%	-	Yes
Belmont	80.0%	80.0%	50.0%	50.0%	-	Yes
Burlington	70.0%	70.0%	80.0%	80.0%	-	Yes
Concord	61.0%	52.0%	50.0%	50.0%	-	Yes
Natick	84.96%	76.71%	50.0%	50.0%	0%	Yes
Needham	76.5%	69.0%	50.0%	50.0%	-	Yes
Waltham	87.5%	87.5%	87.5%	90.0%	-	Yes
Watertown	80.0%	80.0%	50.0%	50.0%	0%	No
Wellesley	82.3%	79.3%	50.0%	50.0%	-	Yes
Winchester	85.0%	71.0%	50.0%	50.0%	-	Yes
Woburn	90.0%	90.0%	75.0%	75.0%	0%	Yes
<b>AVERAGE</b>	<b>80.4%</b>	<b>75.1%</b>	<b>59.8%</b>	<b>57.9%</b>	<b>0%</b>	<b>Yes</b>
Lexington	85.0%	85.0%	80.0%	80.0%	50%	No
Difference	4.6%	9.9%	20.2%	22.1%	-	-
Annual Cost to Lexington	\$475,810.28	\$1,397,249.70	\$2,441,716.22	\$186,620.08	\$220,619.20	\$239,500.11
Annual Average Cost	\$446,701.92	\$1,254,236.60	\$1,829,249.50	\$135,066.25	0.0%	
Difference	\$29,108.36	\$143,013.10	\$612,466.72	\$51,553.83	\$220,619.20	-
					<b>TOTAL \$1,296,261.32</b>	

Notes:

1. This is the Town health insurance contribution for retirees younger than 65 or without Medicare coverage.
2. This is the Town's health insurance contribution for retirees 65 years of age and older and with Medicare coverage.
3. This category shows whether the Town continues to contribute to health insurance premiums for the surviving spouses of deceased retirees.
4. Section 18 is a State statute, which if accepted by the Town, requires retirees to enroll in a Medicare supplement plan, if eligible. Lexington has not accepted Section 18.
5. Further definition is needed to determine Medicare eligibility of spouses and disabled dependents.