

Town of West Boylston
New Health Insurance Premium Rates - TOWN EMPLOYEES
Effective July 1, 2016 - June 30, 2017

<u>Harvard Pilgrim Health Care</u>	<u>Ee's Hired < 3/1/2010</u>	<u>Ee's Hired > 3/1/2010</u>
<u>HPHC - HMO - Family "Current Plan"</u>		
	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$1,854.25	\$1,854.25
Employee/Pre-65 Retiree Monthly Cost	\$370.85	\$556.28
Bi-Weekly Payroll Deduction Amount	\$185.43	\$278.14
<u>HPHC - HMO - Individual "Current Plan"</u>		
	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$718.69	\$718.69
Employee/Pre-65 Retiree Monthly Cost	\$143.74	\$215.61
Bi-Weekly Payroll Deduction Amount	\$71.87	\$107.81
<u>HPHC - HMO - Family "NEW FOCUS NETWORK"</u>		
	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$1,744.34	\$1,744.34
Employee/Pre-65 Retiree Monthly Cost	\$348.87	\$523.30
Bi-Weekly Payroll Deduction Amount	\$174.44	\$261.65
<u>HPHC - HMO - Individual "NEW FOCUS NETWORK"</u>		
	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$676.10	\$676.10
Employee/Pre-65 Retiree Monthly Cost	\$135.22	\$202.83
Bi-Weekly Payroll Deduction Amount	\$67.61	\$101.42
<u>HPHC - POS - Family</u>		
	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$3,052.37	\$3,052.37
Employee/Pre-65 Retiree Monthly Cost	\$1,220.95	\$1,526.19
Bi-Weekly Payroll Deduction Amount	\$610.48	\$763.10
<u>HPHC - POS - Individual</u>		
	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$1,183.08	\$1,183.08
Employee/Pre-65 Retiree Monthly Cost	\$473.23	\$591.54
Bi-Weekly Payroll Deduction Amount	\$236.62	\$295.77
<u>HPHC - PPO - FAMILY</u>		
	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$5,620.67	\$5,620.67
Employee/Pre-65 Retiree Monthly Cost	\$2,248.27	\$2,810.34
Bi-Weekly Payroll Deduction Amount	\$1,124.14	\$1,405.17
<u>HPHC - PPO - Individual</u>		
	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$2,178.53	\$2,178.53
Employee/Pre-65 Retiree Monthly Cost	\$871.41	\$1,089.27
Bi-Weekly Payroll Deduction Amount	\$435.71	\$544.64

<u>Altus Dental - ONE PLAN now with Child Orthodontia</u>	<u>All Employees / Retirees</u>
	100% Employee / Retiree Paid

<u>Family</u>	"Total" Employee / Retiree Monthly Cost (<u>100%</u>)	\$145.59
	Bi-Weekly Payroll Deduction Amount	\$72.80
<u>2-Person</u>	"Total" Employee / Retiree Monthly Cost (<u>100%</u>)	\$105.02
	Bi-Weekly Payroll Deduction Amount	\$52.51
<u>Individual</u>	"Total" Employee / Retiree Monthly Cost (<u>100%</u>)	\$52.51
	Bi-Weekly Payroll Deduction Amount	\$26.26