

**Town of West Boylston**  
**New Health Insurance Premium Rates - MLP EMPLOYEES**  
**Effective July 1, 2015 - June 30, 2016**

**Harvard Pilgrim Health Care**

<b><u>HPHC - HMO- Family</u></b>	<b><u>20%</u></b>
Total Monthly Premium Cost	\$1,789.21
Employee/Pre-65 Retiree Monthly Cost	\$357.84
Bi-Weekly Payroll Deduction Amount	\$178.92
<b><u>HPHC - HMO- Individual</u></b>	<b><u>20%</u></b>
Total Monthly Premium Cost	\$693.49
Employee/Pre-65 Retiree Monthly Cost	\$138.70
Bi-Weekly Payroll Deduction Amount	\$69.35
<b><u>HPHC - POS- Family</u></b>	<b><u>40%</u></b>
Total Monthly Premium Cost	\$2,945.30
Employee/Pre-65 Retiree Monthly Cost	\$1,178.12
Bi-Weekly Payroll Deduction Amount	\$589.06
<b><u>HPHC - POS- Individual</u></b>	<b><u>40%</u></b>
Total Monthly Premium Cost	\$1,141.58
Employee/Pre-65 Retiree Monthly Cost	\$456.63
Bi-Weekly Payroll Deduction Amount	\$228.32
<b><u>HPHC - PPO- FAMILY</u></b>	<b><u>40%</u></b>
Total Monthly Premium Cost	\$5,423.52
Employee/Pre-65 Retiree Monthly Cost	\$2,169.41
Bi-Weekly Payroll Deduction Amount	\$1,084.71
<b><u>HPHC - PPO- Individual</u></b>	<b><u>40%</u></b>
Total Monthly Premium Cost	\$2,102.11
Employee/Pre-65 Retiree Monthly Cost	\$840.84
Bi-Weekly Payroll Deduction Amount	\$420.42

**Altus Dental**

	<b><u>All Employees</u></b>	
	<b><u>Low</u></b>	<b><u>High</u></b>
	<b><u>Plan</u></b>	<b><u>Plan</u></b>
<b><u>Family</u></b>		
Total Monthly Premium Cost	\$139.57	\$145.59
Employee / Retiree Monthly Cost ( <u>100%</u> )	\$139.57	\$145.59
Bi-Weekly Payroll Deduction Amount	\$69.79	\$72.80
<b><u>2-Person</u></b>		
Total Monthly Premium Cost	\$97.29	\$105.02
Employee / Retiree Monthly Cost ( <u>100%</u> )	\$97.29	\$105.02
Bi-Weekly Payroll Deduction Amount	\$48.65	\$52.51
<b><u>Individual</u></b>		
Total Monthly Premium Cost	\$48.65	\$52.51
Employee / Retiree Monthly Cost ( <u>100%</u> )	\$48.65	\$52.51
Bi-Weekly Payroll Deduction Amount	\$24.33	\$26.26