

**Town of West Boylston**  
**New Health Insurance Premium Rates - SCHOOL EMPLOYEES (12-Month)**  
**Effective July 1, 2015 - June 30, 2016**

**Harvard Pilgrim Health Care**

**Hired on / > 8/26/13**

<b><u>HPHC - HMO- Family</u></b>	<b><u>20%</u></b>	<b><u>30%</u></b>
Total Monthly Premium Cost	\$1,789.21	\$1,789.21
Employee Monthly Cost	\$357.84	\$536.76
Bi-Weekly Payroll Deduction Amount	\$178.92	\$268.38
<b><u>HPHC - HMO- Individual</u></b>	<b><u>20%</u></b>	<b><u>30%</u></b>
Total Monthly Premium Cost	\$693.49	\$693.49
Employee Monthly Cost	\$138.70	\$208.05
Bi-Weekly Payroll Deduction Amount	\$69.35	\$104.03
<b><u>HPHC - POS- Family</u></b>	<b><u>35%</u></b>	<b><u>35%</u></b>
Total Monthly Premium Cost	\$2,945.30	\$2,945.30
Employee Monthly Cost	\$1,030.86	\$1,030.86
Bi-Weekly Payroll Deduction Amount	\$515.43	\$515.43
<b><u>HPHC - POS- Individual</u></b>	<b><u>35%</u></b>	<b><u>35%</u></b>
Total Monthly Premium Cost	\$1,141.58	\$1,141.58
Employee Monthly Cost	\$399.55	\$399.55
Bi-Weekly Payroll Deduction Amount	\$199.78	\$199.78
<b><u>HPHC - PPO- FAMILY</u></b>	<b><u>35%</u></b>	<b><u>35%</u></b>
Total Monthly Premium Cost	\$5,423.52	\$5,423.52
Employee Monthly Cost	\$1,898.23	\$1,898.23
Bi-Weekly Payroll Deduction Amount	\$949.12	\$949.12
<b><u>HPHC - PPO- Individual</u></b>	<b><u>35%</u></b>	<b><u>35%</u></b>
Total Monthly Premium Cost	\$2,102.11	\$2,102.11
Employee Monthly Cost	\$735.74	\$735.74
Bi-Weekly Payroll Deduction Amount	\$367.87	\$367.87

**Altus Dental**

**All Employees**

	<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 Monthly Cost ( <b><u>100%</u></b> )	\$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 Monthly Cost ( <b><u>100%</u></b> )	\$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 Monthly Cost ( <b><u>100%</u></b> )	\$48.65	\$52.51
Bi-Weekly Payroll Deduction Amount	\$24.33	\$26.26