

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

**Harvard Pilgrim Health Care**

**Ee's Hired < 3/1/2010**

**Ee's Hired > 3/1/2010**

**HPHC - HMO- Family**

**20%**

**30%**

Total Monthly Premium Cost	\$1,789.21	\$1,789.21
Employee/Pre-65 Retiree Monthly Cost	\$357.84	\$536.76
Bi-Weekly Payroll Deduction Amount	\$178.92	\$268.38

**HPHC - HMO- Individual**

**20%**

**30%**

Total Monthly Premium Cost	\$693.49	\$693.49
Employee/Pre-65 Retiree Monthly Cost	\$138.70	\$208.05
Bi-Weekly Payroll Deduction Amount	\$69.35	\$104.03

**HPHC - POS- Family**

**40%**

**50%**

Total Monthly Premium Cost	\$2,945.30	\$2,945.30
Employee/Pre-65 Retiree Monthly Cost	\$1,178.12	\$1,472.65
Bi-Weekly Payroll Deduction Amount	\$589.06	\$736.33

**HPHC - POS- Individual**

**40%**

**50%**

Total Monthly Premium Cost	\$1,141.58	\$1,141.58
Employee/Pre-65 Retiree Monthly Cost	\$456.63	\$570.79
Bi-Weekly Payroll Deduction Amount	\$228.32	\$285.40

**HPHC - PPO- FAMILY**

**40%**

**50%**

Total Monthly Premium Cost	\$5,423.52	\$5,423.52
Employee/Pre-65 Retiree Monthly Cost	\$2,169.41	\$2,711.76
Bi-Weekly Payroll Deduction Amount	\$1,084.71	\$1,355.88

**HPHC - PPO- Individual**

**40%**

**50%**

Total Monthly Premium Cost	\$2,102.11	\$2,102.11
Employee/Pre-65 Retiree Monthly Cost	\$840.84	\$1,051.06
Bi-Weekly Payroll Deduction Amount	\$420.42	\$525.53

**Altus Dental**

**All Employees**

**Low  
Plan**

**High  
Plan**

**Family**

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

**2-Person**

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

**Individual**

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