

**Town of West Boylston**  
**New Health Insurance Premium Rates - SCHOOL EMPLOYEES (10 Month Rates)**  
**Effective July 1, 2019 - June 30, 2020**

**Fallon Health Plan**

**Hired on / > 8/26/2013**

**Fallon Select HMO - Family (\$250/\$500 Deductible)**

**20%**

**30%**

Total Monthly Premium Cost	\$2,283.71	\$2,283.71
Employee/Pre-65 Retiree Monthly Cost	\$456.74	\$685.11
Bi-Weekly Payroll Deduction Amount	\$274.04	\$411.07

**Fallon Select HMO - Individual (\$250 Deductible)**

**20%**

**30%**

Total Monthly Premium Cost	\$885.15	\$885.15
Employee/Pre-65 Retiree Monthly Cost	\$177.03	\$265.55
Bi-Weekly Payroll Deduction Amount	\$106.22	\$159.33

**Fallon "DIRECT" HMO - Family (No Deductible)**

**20%**

**30%**

Total Monthly Premium Cost	\$1,983.23	\$1,983.23
Employee/Pre-65 Retiree Monthly Cost	\$396.65	\$594.97
Bi-Weekly Payroll Deduction Amount	\$237.99	\$356.98

**Fallon "DIRECT" HMO - Individual (No Deductible)**

**20%**

**30%**

Total Monthly Premium Cost	\$768.69	\$768.69
Employee/Pre-65 Retiree Monthly Cost	\$153.74	\$230.61
Bi-Weekly Payroll Deduction Amount	\$92.24	\$138.37

**Fallon PPO (MultiPlan/PHCS) - Family (\*)**

**35%**

**35%**

Total Monthly Premium Cost	\$3,828.00	\$3,828.00
Employee/Pre-65 Retiree Monthly Cost	\$1,339.80	\$1,339.80
Bi-Weekly Payroll Deduction Amount	\$803.88	\$803.88

**Fallon PPO (MultiPlan/PHCS) - Individual (\*)**

**35%**

**35%**

Total Monthly Premium Cost	\$1,483.70	\$1,483.70
Employee/Pre-65 Retiree Monthly Cost	\$519.30	\$519.30
Bi-Weekly Payroll Deduction Amount	\$311.58	\$311.58

(\*) \$250/\$500 Deductible "In-Network"; \$500/\$1,000 Deductible "Out-of-Network"

**Altus Dental - ONE PLAN with Child Orthodontia**

**All Employees / Retirees**  
**100% Employee / Retiree Paid**

<b><u>Family</u></b>	<b>"Total" Employee / Retiree Monthly Cost (<u>100%</u>)</b>	\$157.37
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$94.42
<b><u>2-Person</u></b>	<b>"Total" Employee / Retiree Monthly Cost (<u>100%</u>)</b>	\$109.22
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$65.53
<b><u>Individual</u></b>	<b>"Total" Employee / Retiree Monthly Cost (<u>100%</u>)</b>	\$54.61
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$32.77