Town of West Boylston New Health Insurance Premium Rates - <u>TOWN EMPLOYEES</u> Effective July 1, 2019 - June 30, 2020

Fallon Health Plan	Ee's Hired < 3/1/2010	Ee's Hired > 3/1/2010
Fallon Select HMO - Family (\$250/\$500 Deductible)	<u>20%</u>	<u>30%</u>
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	\$228.37	\$342.56
Fallon Select HMO - Individual (\$250 Deductible)	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$885.15	\$885.15
Employee/Pre-65 Retiree Monthly Cost	\$177.03	\$265.55
Bi-Weekly Payroll Deduction Amount	\$88.52	\$132.78
Fallon "DIRECT" HMO - Family (No Deductible)	<u>20%</u>	<u>30%</u>
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	\$198.33	\$297.49
Fallon "DIRECT" HMO - Individual (No Deductible)	<u>20%</u>	<u>30%</u>
Total Monthly Premium Cost	\$768.69	\$768.69
Employee/Pre-65 Retiree Monthly Cost	\$153.74	\$230.61
Bi-Weekly Payroll Deduction Amount	\$76.87	\$115.31
Fallon PPO (MultiPlan/PHCS) - Family (*)	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$3,828.00	\$3,828.00
Employee/Pre-65 Retiree Monthly Cost	\$1,531.20	\$1,914.00
Bi-Weekly Payroll Deduction Amount	\$765.60	\$957.00
Fallon PPO (MultiPlan/PHCS) - Individual (*)	<u>40%</u>	<u>50%</u>
Total Monthly Premium Cost	\$1,483.70	\$1,483.70
Employee/Pre-65 Retiree Monthly Cost	\$593.48	\$741.85
Bi-Weekly Payroll Deduction Amount	\$296.74	\$370.93

^{(*) \$250/\$500} Deductible "<u>In-Network</u>"; \$500/\$1,000 Deductible "<u>Out-of-Network</u>"

Altus Dental - ONE PLAN with Child Orthodontia		All Employees / Retirees 100% Employee / Retiree Paid
<u>Family</u>	"Total" Employee / Retiree Monthly Cost (100%)	\$157.37
	Bi-Weekly Payroll Deduction Amount	\$78.69
2-Person "Total" Employee / Retiree Monthly Cost (100) Bi-Weekly Payroll Deduction Amount	"Total" Employee / Retiree Monthly Cost (100%)	\$109.22
	Bi-Weekly Payroll Deduction Amount	\$54.61
Individual "Total" Employee / Retiree Monthly Cost (1) Bi-Weekly Payroll Deduction Amount	"Total" Employee / Retiree Monthly Cost (100%)	\$54.61
	Bi-Weekly Payroll Deduction Amount	\$27.31