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

Fallon Health Plan

Fallon Select HMO - Family (\$250/\$500 Deductible)	<u>10%</u>
Total Monthly Premium Cost	\$2,283.71
Employee/Pre-65 Retiree Monthly Cost	\$228.37
Bi-Weekly Payroll Deduction Amount	\$114.19
Fallon Select HMO - Individual (\$250 Deductible)	<u>10%</u>
Total Monthly Premium Cost	\$885.15
Employee/Pre-65 Retiree Monthly Cost	\$88.52
Bi-Weekly Payroll Deduction Amount	\$44.26
Fallon "DIRECT" HMO - Family (No Deductible)	<u>10%</u>
Total Monthly Premium Cost	\$1,983.23
Employee/Pre-65 Retiree Monthly Cost	\$198.32
Bi-Weekly Payroll Deduction Amount	\$99.16
Fallon "DIRECT" HMO - Individual (No Deductible)	<u>10%</u>
Total Monthly Premium Cost	\$768.69
Employee/Pre-65 Retiree Monthly Cost	\$76.87
Bi-Weekly Payroll Deduction Amount	\$38.44
Fallon PPO (MultiPlan/PHCS) - Family (*)	<u>25%</u>
Total Monthly Premium Cost	\$3,828.00
Employee/Pre-65 Retiree Monthly Cost	\$957.00
Bi-Weekly Payroll Deduction Amount	\$478.50
Fallon PPO (MultiPlan/PHCS) - Individual (*)	<u>25%</u>
Total Monthly Premium Cost	\$1,483.70
Employee/Pre-65 Retiree Monthly Cost	\$370.93

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

Altus Dental - O	NE 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%)	\$109.22
	Bi-Weekly Payroll Deduction Amount	\$54.61
<u>Individual</u>	"Total" Employee / Retiree Monthly Cost (100%)	\$54.61
	Bi-Weekly Payroll Deduction Amount	\$27.31