

**Town of West Boylston**  
**New Health Insurance Premium Rates - WATER EMPLOYEES**  
**Effective July 1, 2024 - June 30, 2025**

**MIIA Blue Cross Blue Shield of Massachusetts**

<b><u>MIIA HMO Blue New England Family (\$500/\$1000 Deductible)</u></b>		<b><u>10%</u></b>
Total Monthly Premium Cost		\$2,672.66
Employee/Pre-65 Retiree Monthly Cost		\$267.27
Bi-Weekly Payroll Deduction Amount		\$133.64
<b><u>MIIA HMO Blue New England Individual (\$500 Deductible)</u></b>		<b><u>10%</u></b>
Total Monthly Premium Cost		\$1,035.91
Employee/Pre-65 Retiree Monthly Cost		\$103.59
Bi-Weekly Payroll Deduction Amount		\$51.80
<b><u>MIIA HMO Blue Select Family (\$250/\$500 Deductible)</u></b>		<b><u>10%</u></b>
Total Monthly Premium Cost		\$2,325.21
Employee/Pre-65 Retiree Monthly Cost		\$232.52
Bi-Weekly Payroll Deduction Amount		\$116.26
<b><u>MIIA HMO Blue Select Individual (\$250 Deductible)</u></b>		<b><u>10%</u></b>
Total Monthly Premium Cost		\$901.24
Employee/Pre-65 Retiree Monthly Cost		\$90.12
Bi-Weekly Payroll Deduction Amount		\$45.06
<b><u>MIIA Blue Care Elect PPO Family (*)</u></b>		<b><u>25%</u></b>
Total Monthly Premium Cost		\$3,073.56
Employee/Pre-65 Retiree Monthly Cost		\$768.39
Bi-Weekly Payroll Deduction Amount		\$384.20
<b><u>MIIA Blue Care Elect PPO Individual (*)</u></b>		<b><u>25%</u></b>
Total Monthly Premium Cost		\$1,191.29
Employee/Pre-65 Retiree Monthly Cost		\$297.82
Bi-Weekly Payroll Deduction Amount		\$148.91

(\*) \$500/\$1000 Deductible "In-Network"; \$1000/\$2000 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 (100%)</b>	\$146.98
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$73.49
<b><u>2-Person</u></b>	<b>"Total" Employee / Retiree Monthly Cost (100%)</b>	\$102.01
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$51.01
<b><u>Individual</u></b>	<b>"Total" Employee / Retiree Monthly Cost (100%)</b>	\$51.01
	<b>Bi-Weekly Payroll Deduction Amount</b>	\$25.51