

FY 2025 HEALTH INS.
25 % ACTIVE EMPLOYEES

	<u>% Increase</u>	<u>FY25 Monthly Total Cost</u>	<u>Employee %</u>	<u>Monthly Employee Contribution</u>	<u>Bi Weekly Employee Contribution</u>	<u>Town Contribution</u>
Network Blue - HMO (active)						
Single	4.00%	\$1,092.00	25.00%	\$273.00	\$136.50	\$819.00
Family	4.00%	\$2,908.00	25.00%	\$727.00	\$363.50	\$2,181.00
Network Blue Rate Saver (active)						
Single	4.00%	\$984.00	25.00%	\$246.00	\$123.00	\$738.00
Family	4.00%	\$2,622.00	25.00%	\$655.50	\$327.75	\$1,966.50
Network Blue Benchmark (active)						
Single	4.00%	\$908.00	25.00%	\$227.00	\$113.50	\$681.00
Family	4.00%	\$2,416.00	25.00%	\$604.00	\$302.00	\$1,812.00
Blue Care Elect PPO (active)						
Single	4.00%	\$1,548.00	25.00%	\$387.00	\$193.50	\$1,161.00
Family	4.00%	\$3,668.00	25.00%	\$917.00	\$458.50	\$2,751.00
BCE PPO Rate Saver(active)						
Single	4.00%	\$1,432.00	25.00%	\$358.00	\$179.00	\$1,074.00
Family	4.00%	\$3,392.00	25.00%	\$848.00	\$424.00	\$2,544.00
Blue Care Elect PPO Benchmark(active)						
Single	4.00%	\$1,284.00	25.00%	\$321.00	\$160.50	\$963.00
Family	4.00%	\$3,048.00	25.00%	\$762.00	\$381.00	\$2,286.00
Harvard Pilgrim HMO (active)						
Single	4.00%	\$1,182.00	25.00%	\$295.50	\$147.75	\$886.50
Family	4.00%	\$3,146.00	25.00%	\$786.50	\$393.25	\$2,359.50
HP HMO Rate Saver Plan (active)						
Single	4.00%	\$1,066.00	25.00%	\$266.50	\$133.25	\$799.50
Family	4.00%	\$2,836.00	25.00%	\$709.00	\$354.50	\$2,127.00
HP HMO Benchmark (active)						
Single	4.00%	\$1,006.00	25.00%	\$251.50	\$125.75	\$754.50
Family	4.00%	\$2,674.00	25.00%	\$668.50	\$334.25	\$2,005.50

<u>40% ACTIVE EMPLOYEES</u>	%	FY25 Monthly Total Cost	Employee %	Monthly Employee Contribution	Bi Weekly Employee Contribution	Town Contribution
Network Blue - HMO (active)						
Single	4.00%	\$1,092.00	40.00%	\$436.80	\$218.40	\$655.20
Family	4.00%	\$2,908.00	40.00%	\$1,163.20	\$581.60	\$1,744.80
Network Blue Rate Saver (active)						
Single	4.00%	\$984.00	40.00%	\$393.60	\$196.80	\$590.40
Family	4.00%	\$2,622.00	40.00%	\$1,048.80	\$524.40	\$1,573.20
Network Blue Benchmark (active)						
Single	4.00%	\$908.00	40.00%	\$363.20	\$181.60	\$544.80
Family	4.00%	\$2,416.00	40.00%	\$966.40	\$483.20	\$1,449.60
Blue Care Elect PPO (active)						
Single	4.00%	\$1,548.00	40.00%	\$619.20	\$309.60	\$928.80
Family	4.00%	\$3,668.00	40.00%	\$1,467.20	\$733.60	\$2,200.80
Blue Care Elect PPO Rate Saver(active)						
Single	4.00%	\$1,432.00	40.00%	\$572.80	\$286.40	\$859.20
Family	4.00%	\$3,392.00	40.00%	\$1,356.80	\$678.40	\$2,035.20
BCE PPO Benchmark(active)						
Single	4.00%	\$1,284.00	40.00%	\$513.60	\$256.80	\$770.40
Family	4.00%	\$3,048.00	40.00%	\$1,219.20	\$609.60	\$1,828.80
Harvard Pilgrim HMO (active)						
Single	4.00%	\$1,182.00	40.00%	\$472.80	\$236.40	\$709.20
Family	4.00%	\$3,146.00	40.00%	\$1,258.40	\$629.20	\$1,887.60
HP HMO Rate Saver Plan (active)						
Single	4.00%	\$1,066.00	40.00%	\$426.40	\$213.20	\$639.60
Family	4.00%	\$2,836.00	40.00%	\$1,134.40	\$567.20	\$1,701.60
HP HMO Benchmark (active)						
Single	4.00%	\$1,006.00	40.00%	\$402.40	\$201.20	\$603.60
Family	4.00%	\$2,674.00	40.00%	\$1,069.60	\$534.80	\$1,604.40

RETIREES	<u>Increase %</u>	<u>FY25 Monthly Total Cost</u>	<u>Employee %</u>	<u>Monthly Employee Contribution</u>	<u>Bi Weekly Employee Contribution</u>	<u>Town Contribution</u>
Network Blue - HMO (retiree)						
Single	4.00%	\$1,092.00	50.00%	\$546.00		\$546.00
Family	4.00%	\$2,908.00	50.00%	\$1,454.00		\$1,454.00
Network Blue Rate Saver (retiree)						
Single	4.00%	\$984.00	50.00%	\$492.00		\$492.00
Family	4.00%	\$2,622.00	50.00%	\$1,311.00		\$1,311.00
Network Blue Benchmark (retiree)						
Single	4.00%	\$908.00	50.00%	\$454.00		\$454.00
Family	4.00%	\$2,416.00	50.00%	\$1,208.00		\$1,208.00
Blue Care Elect PPO (retiree)						
Single	4.00%	\$1,548.00	50.00%	\$774.00		\$774.00
Family	4.00%	\$3,668.00	50.00%	\$1,834.00		\$1,834.00
Blue Care Elect PPO Rate Saver(retiree)						
Single	4.00%	\$1,432.00	50.00%	\$716.00		\$716.00
Family	4.00%	\$3,392.00	50.00%	\$1,696.00		\$1,696.00
Blue Care Elect PPO Benchmark(retiree)						
Single	4.00%	\$1,284.00	50.00%	\$642.00		\$642.00
Family	4.00%	\$3,048.00	50.00%	\$1,524.00		\$1,524.00
HP HMO (retiree)						
Single	4.00%	\$1,182.00	50.00%	\$591.00		\$591.00
Family	4.00%	\$3,146.00	50.00%	\$1,573.00		\$1,573.00
HP HMO Rate Saver Plan (retiree)						
Single	4.00%	\$1,066.00	50.00%	\$533.00		\$533.00
Family	4.00%	\$2,836.00	50.00%	\$1,418.00		\$1,418.00
HP HMO Benchmark (retiree)						
Single	4.00%	\$1,006.00	50.00%	\$503.00		\$503.00
Family	4.00%	\$2,674.00	50.00%	\$1,337.00		\$1,337.00