

**FY'17  
Health Insurance Rates**

HEALTH PLANS - July thru August 2016		FY'17			HEALTH PLANS - September thru June 2016		FY'17			Renewal Rate Increase	Employee's Annual Increase
		Current Rates / Annual Costs					Renewal Rates / Annual Costs				
		Annual Premium	Town's Share	Employee's Share			Annual Premium	Town's Share	Employees' Share		
Network Blue v.3	Ind.	9,685.56	7,264.17	2,421.39	HMO Benchmark 2	Ind.	8,667.36	6,500.52	2,166.84	-10.51%	(254.55)
	Fam.	25,428.12	19,071.09	6,357.03		Fam.	22,755.00	17,066.25	5,688.75	-10.51%	(668.28)
PPO Options v.3	Ind.	12,458.28	6,852.05	5,606.23	PPO Benchmark 2	Ind.	11,171.40	6,144.27	5,027.13	-10.33%	(579.10)
	Fam.	32,720.04	17,996.02	14,724.02		Fam.	29,340.60	16,137.33	13,203.27	-10.33%	(1,520.75)
Dental High	Ind.	697.44	-	697.44	Dental High	Ind.	697.44	-	697.44	0.00%	-
	Fam.	1,475.16	-	1,475.16		Fam.	1,475.16	-	1,475.16	0.00%	-
Dental Standard	Ind.	561.12	-	561.12	Dental Standard	Ind.	561.12	-	561.12	0.00%	-
	Fam.	1,173.60	-	1,173.60		Fam.	1,173.60	-	1,173.60	0.00%	-
The Standard	Ind.	229.20	171.90	57.30	The Standard	Ind.	229.20	171.90	57.30	0.00%	-

**Payroll Deductions - FY17**

HEALTH PLANS	Bi-weekly Payroll Deductions (22)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
HMO Benchmark 2	82.08	215.48	722.28	1,896.25
PPO Benchmark 2	190.42	500.12	930.95	2,445.05
Dental High	26.82	56.74	58.12	122.93
Dental Standard	21.58	45.14	46.76	97.80
The Standard	2.21	-	19.10	-

**Note: The above is a comparison between the FY16 with the 9.7% increase and the new plan structure to the Benchmark plans.**

\* The out-of-pocket maximum for medical benefits is \$2,500 per member (\$5,000 per family). The out-of-pocket maximum for prescription drug benefits is \$1,000 per member (\$2,000 per family).

\* Rates above took effect on the July 29th payroll