

FY'19 Health Insurance Rates

Blue Cross Blue Shield Health Plans		FY'18			Blue Cross Blue Shield Health Plans		FY'19			Rate Increase	Employees' Annual Increase
		Current Rates / Annual Costs					Renewal Rates / Annual Costs				
		Annual Premium	Town's Share	Employees' Share			Annual Premium	Town's Share	Employees' Share		
HMO Blue Network N.E. \$300/\$900	Ind.	9,291.36	6,968.52	2,322.84	HMO Blue Network N.E. \$300/\$900	Ind.	9,755.88	7,316.91	2,438.97	5.00%	116.13
	Fam.	24,393.36	18,295.02	6,098.34		Fam.	25,613.04	19,209.78	6,403.26	5.00%	304.92
BCEP Benchmark \$300/\$900	Ind.	11,975.76	6,586.67	5,389.09	BCEP Benchmark \$300/\$900	Ind.	12,574.56	6,916.01	5,658.55	5.00%	269.46
	Fam.	31,453.08	17,299.19	14,153.89		Fam.	33,025.68	18,164.12	14,861.56	5.00%	707.67
Dental High	Ind.	697.44	-	697.44	Dental High	Ind.	682.92	-	682.92	-2.08%	(14.52)
	Fam.	1,475.16	-	1,475.16		Fam.	1,444.44	-	1,444.44	-2.08%	(30.72)
Dental Standard	Ind.	561.12	-	561.12	Dental Standard	Ind.	549.48	-	549.48	-2.07%	(11.64)
	Fam.	1,173.60	-	1,173.60		Fam.	1,149.24	-	1,149.24	-2.08%	(24.36)
The Standard Life Insurance	Ind.	270.00	202.50	67.50	The Standard	Ind.	270.00	202.50	67.50	0.00%	-

Payroll Deductions - FY19 (6/15/18 - 5/31/19)

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
HMO Blue Network N.E. \$300/\$900	93.81	246.28	812.99	2,134.42
BCEP Benchmark \$300/\$900	217.64	571.60	1,047.88	2,752.14
Dental High	26.27	55.56	56.91	120.37
Dental Standard	21.13	44.20	45.79	95.77
The Standard	2.60	-	22.50	-

* 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 will take effect starting on the June 15th payroll.