

## FY'20 Health Insurance Rates

Blue Cross Blue Shield Health Plans		FY'19			Blue Cross Blue Shield Health Plans		FY'20			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		
<b>HMO Blue Network N.E.</b> \$300/\$900	Ind.	9,755.88	7,316.91	2,438.97	<b>HMO Blue Network N.E.</b> \$300/\$900	Ind.	9,951.00	7,463.25	2,487.75	2.00%	48.78
	Fam.	25,613.04	19,209.78	6,403.26		Fam.	26,125.32	19,593.99	6,531.33	2.00%	128.07
<b>BCEP Benchmark</b> \$300/\$900	Ind.	12,574.56	6,916.01	5,658.55	<b>BCEP Benchmark</b> \$300/\$900	Ind.	12,826.08	7,054.34	5,771.74	2.00%	113.18
	Fam.	33,025.68	18,164.12	14,861.56		Fam.	33,686.16	18,527.39	15,158.77	2.00%	297.22
<b>Dental High</b>	Ind.	682.92	-	682.92	<b>Dental High</b>	Ind.	667.56	-	667.56	-2.25%	(15.36)
	Fam.	1,444.44	-	1,444.44		Fam.	1,411.92	-	1,411.92	-2.25%	(32.52)
<b>Dental Standard</b>	Ind.	549.48	-	549.48	<b>Dental Standard</b>	Ind.	537.12	-	537.12	-2.25%	(12.36)
	Fam.	1,149.24	-	1,149.24		Fam.	1,123.44	-	1,123.44	-2.24%	(25.80)
<b>The Standard Life Insurance</b>	Ind.	270.00	202.50	67.50	<b>The Standard</b>	Ind.	325.80	244.35	81.45	20.67%	13.95

### Payroll Deductions - FY20 (6/14/19 - 5/30/20)

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
<b>HMO Blue Network N.E.</b> \$300/\$900	95.68	251.21	829.25	2,177.11
<b>BCEP Benchmark</b> \$300/\$900	221.99	583.03	1,068.84	2,807.18
<b>Dental High</b>	25.68	54.30	55.63	117.66
<b>Dental Standard</b>	20.66	43.21	44.76	93.62
<b>The Standard</b>	3.13	-	27.15	-

\* 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 14th payroll.