

## FY'20 Health Insurance Rates

		FY'20					FY'21				
Blue Cross Blue Shield Health Plans		Current Rates / Annual Costs			Blue Cross Blue Shield Health Plans		Renewal Rates / Annual Costs			Rate Increase	Employees' Annual Increase
		Annual Premium	Town's Share	Employees' Share			Annual Premium	Town's Share	Employees' Share		
<b>HMO Blue Network N.E.</b> \$300/\$900	Ind.	9,951.00	7,463.25	2,487.75	<b>HMO Blue Network N.E.</b> \$300/\$900	Ind.	10,532.16	7,899.12	2,633.04	5.84%	145.29
	Fam.	26,125.32	19,593.99	6,531.33		Fam.	27,651.00	20,738.25	6,912.75	5.84%	381.42
<b>BCEP Benchmark</b> \$300/\$900	Ind.	12,826.08	7,054.34	5,771.74	<b>BCEP Benchmark</b> \$300/\$900	Ind.	13,575.12	7,466.32	6,108.80	5.84%	337.07
	Fam.	33,686.16	18,527.39	15,158.77		Fam.	35,653.44	19,609.39	16,044.05	5.84%	885.28
<b>Dental High</b>	Ind.	667.56	-	667.56	<b>Dental High</b>	Ind.	646.44	-	646.44	-3.16%	(21.12)
	Fam.	1,411.92	-	1,411.92		Fam.	1,367.16	-	1,367.16	-3.17%	(44.76)
<b>Dental Standard</b>	Ind.	537.12	-	537.12	<b>Dental Standard</b>	Ind.	520.08	-	520.08	-3.17%	(17.04)
	Fam.	1,123.44	-	1,123.44		Fam.	1,087.80	-	1,087.80	-3.17%	(35.64)
<b>The Standard Life Insurance</b>	Ind.	325.80	244.35	81.45	<b>The Standard</b>	Ind.	325.80	244.35	81.45	0.00%	-

### Payroll Deductions - FY21 (6/12/20 - 5/28/21)

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	101.27	265.88	877.68	2,304.25
<b>BCEP Benchmark</b> \$300/\$900	234.95	617.08	1,131.26	2,971.12
<b>Dental High</b>	24.86	52.58	53.87	113.93
<b>Dental Standard</b>	20.00	41.84	43.34	90.65
<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 12th payroll.