

FY'22 Health Insurance Rates

Blue Cross Blue Shield Health Plans		FY'21			Blue Cross Blue Shield Health Plans		FY'22			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.	10,532.16	7,899.12	2,633.04	HMO Blue Network N.E. \$300/\$900	Ind.	11,087.28	8,315.46	2,771.82	5.27%	138.78
	Fam.	27,651.00	20,738.25	6,912.75		Fam.	29,108.52	21,831.39	7,277.13	5.27%	364.38
BCEP Benchmark \$300/\$900	Ind.	13,575.12	7,466.32	6,108.80	BCEP Benchmark \$300/\$900	Ind.	14,290.68	7,859.87	6,430.81	5.27%	322.00
	Fam.	35,653.44	19,609.39	16,044.05		Fam.	37,532.76	20,643.02	16,889.74	5.27%	845.69
Dental High	Ind.	646.44	-	646.44	Dental High	Ind.	645.48	-	645.48	-0.15%	(0.96)
	Fam.	1,367.16	-	1,367.16		Fam.	1,365.12	-	1,365.12	-0.15%	(2.04)
Dental Standard	Ind.	520.08	-	520.08	Dental Standard	Ind.	519.24	-	519.24	-0.16%	(0.84)
	Fam.	1,087.80	-	1,087.80		Fam.	1,086.12	-	1,086.12	-0.15%	(1.68)
The Standard Life Insurance	Ind.	325.80	244.35	81.45	The Standard	Ind.	341.16	255.87	85.29	4.71%	3.84

*Out-of-pocket maximum: Medical benefits - \$2,500 per member & \$5,000 per family. Prescription drug benefits - \$1,000 per member & \$2,000 per family.

Payroll Deductions - FY22 (6/11/21 - 5/27/22)

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	106.61	279.89	923.94	2,425.71
BCEP Benchmark \$300/\$900	247.34	649.61	1,190.89	3,127.73
Dental High Option	24.83	52.50	53.79	113.76
Dental Standard	19.97	41.77	43.27	90.51
The Standard	3.28	-	28.43	-
Vision - Eye Med (NEW)	Individual	Couple	SPMD	Family
	2.79	4.74	4.88	7.67

REBATE - One-Time: (6/11/21)				
HEALTH/DENTAL:	HMO Blue	PPO Plan	Dental-Std	Dental-High
Individual	(230.99)	(535.90)	(43.27)	(53.79)
Family	(606.43)	(1,407.48)	(90.51)	(113.76)
* Rebate: Reflects employee's cost share of a full monthly premium credit				