

FY'23 Health Insurance Rates

		FY'22					FY'23				
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		
HMO Blue Network N.E. \$300/\$900	Ind.	11,087.28	8,315.46	2,771.82	HMO Blue Network N.E. \$300/\$900	Ind.	11,632.80	8,724.60	2,908.20	4.92%	136.38
	Fam.	29,108.52	21,831.39	7,277.13		Fam.	30,540.60	22,905.45	7,635.15	4.92%	358.02
BCEP Benchmark \$300/\$900	Ind.	14,290.68	7,859.87	6,430.81	BCEP Benchmark \$300/\$900	Ind.	14,993.76	8,246.57	6,747.19	4.92%	316.39
	Fam.	37,532.76	20,643.02	16,889.74		Fam.	39,379.32	21,658.63	17,720.69	4.92%	830.95
Dental High	Ind.	645.48	-	645.48	Dental High	Ind.	664.80	-	664.80	3.0%	19.32
	Fam.	1,365.12	-	1,365.12		Fam.	1,406.04	-	1,406.04	3.0%	40.92
Dental Standard	Ind.	519.24	-	519.24	Dental Standard	Ind.	534.84	-	534.84	3.0%	15.60
	Fam.	1,086.12	-	1,086.12		Fam.	1,118.76	-	1,118.76	3.0%	32.64
The Standard Life Insurance	Ind.	341.16	255.87	85.29	The Standard	Ind.	341.16	255.87	85.29	0.00%	-

*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 - FY23 (6/10/22 - 5/26/23)

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	111.85	293.66	969.40	2,545.05
BCEP Benchmark \$300/\$900	259.51	681.57	1,249.48	3,281.61
Dental High Option	25.57	54.08	55.40	117.17
Dental Standard	20.57	43.03	44.57	93.23
The Standard	3.28	-	28.43	-
Vision - Blue 20/20	Individual	Couple	SPMD	Family
	2.69	4.57	4.71	7.40