

FY'24 Health Insurance Rates

Blue Cross Blue Shield Health Plans	FY'23				FY'24				
	Annual Premium	Town's Share	Employees' Share	Blue Cross Blue Shield Health Plans	Annual Premium	Town's Share	Employees' Share	Rate Increase	Employees' Annual Increase
HMO Blue Network N.E. \$300/\$900	11,632.80	8,724.60	2,908.20	Ind. HMO Blue Network N.E. \$300/\$900	12,319.08	9,239.31	3,079.77	5.90%	171.57
BCEP Benchmark \$300/\$900	30,540.60	22,905.45	7,635.15	Fam. BCEP Benchmark \$300/\$900	32,342.52	24,256.89	8,085.63	5.90%	450.48
Dental High	14,993.76	8,246.57	6,747.19	Ind. Dental High	15,878.40	8,733.12	7,145.28	5.90%	398.09
Dental Standard	39,379.32	21,658.63	17,720.69	Fam. Dental Standard	41,702.64	22,936.45	18,766.19	5.90%	1,045.49
The Standard Life Insurance	664.80	-	664.80	Ind. The Standard	664.80	-	664.80	0.00%	-
	1,406.04	-	1,406.04	Fam. The Standard	1,406.04	-	1,406.04	0.00%	-
	534.84	-	534.84	Ind. The Standard	534.84	-	534.84	0.00%	-
	1,118.76	-	1,118.76	Fam. The Standard	1,118.76	-	1,118.76	0.00%	-
	341.16	255.87	85.29	Ind. The Standard	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 - FY24 (6/9/23 - 5/24/24)

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)			Call Firefighters' Monthly Deduction
	Individual	Family	Individual	
HMO Blue Network N.E. \$300/\$900	118.45	310.99	1,026.59	2,695.21
BCEP Benchmark \$300/\$900	274.82	721.78	1,323.20	3,475.22
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

All employees are currently enrolled in the HMO Blue Network N.E. Plan