

## FY'25 Health Insurance Rates

		FY'24					FY'25				
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.	12,319.08	9,239.31	3,079.77	HMO Blue Network N.E. \$300/\$900	Ind.	13,421.64	10,066.23	3,355.41	8.95%	275.64
	Fam.	32,342.52	24,256.89	8,085.63		Fam.	35,237.16	26,427.87	8,809.29	8.95%	723.66
Blue Care Elect \$300/\$900	Ind.	15,878.40	8,733.12	7,145.28	Blue Care Elect \$300/\$900	Ind.	17,299.56	9,514.76	7,784.80	8.95%	639.52
	Fam.	41,702.64	22,936.45	18,766.19		Fam.	45,435.00	24,989.25	20,445.75	8.95%	1,679.56
Dental High	Ind.	664.80	-	664.80	Dental High	Ind.	689.04	-	689.04	3.65%	24.24
	Fam.	1,406.04	-	1,406.04		Fam.	1,457.40	-	1,457.40	3.65%	51.36
Dental Standard	Ind.	534.84	-	534.84	Dental Standard	Ind.	554.40	-	554.40	3.66%	19.56
	Fam.	1,118.76	-	1,118.76		Fam.	1,159.56	-	1,159.56	3.65%	40.80
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 - FY25 (6/7/24 - 5/23/25)

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	129.05	338.82	1,118.47	2,936.43
Blue Care Elect \$300/\$900	299.42	786.38	1,441.63	3,786.25
Dental High Option	26.50	56.05	57.42	121.45
Dental Standard	21.32	44.60	46.20	96.63
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