

FY'26 Health Insurance Rates

		FY'25					FY'26				
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.	13,421.64	10,066.23	3,355.41	HMO Blue Network N.E. \$300/\$900	Ind.	15,950.28	11,962.71	3,987.57	18.84%	632.16
	Fam.	35,237.16	26,427.87	8,809.29		Fam.	41,875.80	31,406.85	10,468.95	18.84%	1,659.66
Blue Care Elect \$300/\$900	Ind.	17,299.56	9,514.76	7,784.80	Blue Care Elect \$300/\$900	Ind.	20,558.76	11,307.32	9,251.44	18.84%	1,466.64
	Fam.	45,435.00	24,989.25	20,445.75		Fam.	53,994.96	29,697.23	24,297.73	18.84%	3,851.98
Dental High	Ind.	689.04	-	689.04	Dental High	Ind.	720.36	-	720.36	4.55%	31.32
	Fam.	1,457.40	-	1,457.40		Fam.	1,523.52	-	1,523.52	4.54%	66.12
Dental Standard	Ind.	554.40	-	554.40	Dental Standard	Ind.	579.60	-	579.60	4.55%	25.20
	Fam.	1,159.56	-	1,159.56		Fam.	1,212.24	-	1,212.24	4.54%	52.68
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 - FY26 (6/6/25 - 5/22/26)

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		153.37	402.65	1,329.19	3,489.65
Blue Care Elect \$300/\$900		355.82	934.53	1,713.23	4,499.58
Dental High Option		27.71	58.60	60.03	126.96
Dental Standard		22.29	46.62	48.30	101.02
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