

Health and Dental Insurance Rates (*)

Effective July 1, 2022

NEW SETTLED

| | Monthly Premium | City Share % | Monthly City Share | Monthly Employee | Weekly Deduction | Bi-Weekly Deduction | Semi-Monthly | <u>COBRA RATES</u> |
|---|-----------------|--------------|--------------------|------------------|------------------|---------------------|--------------|--------------------|
| BCBS Blue Care Elect Preferred (PPO) - FOR OUT OF NEW ENGLAND MEMBERS ONLY | | | | | | | | |
| Individual | \$1,162.94 | 75% | \$872.21 | \$290.74 | \$67.09 | \$134.19 | \$145.37 | \$1,186.20 |
| Family | \$3,006.96 | 75% | \$2,255.22 | \$751.74 | \$173.48 | \$346.96 | \$375.87 | \$3,067.10 |
| BCBS Network Blue New England | | | | | | | | |
| Individual | \$1,013.12 | 75% | \$759.84 | \$253.28 | \$58.45 | \$116.90 | \$126.64 | \$1,033.38 |
| Family | \$2,619.26 | 75% | \$1,964.45 | \$654.82 | \$151.11 | \$302.22 | \$327.41 | \$2,671.65 |
| BCBS Network Blue Select | | | | | | | | |
| Individual | \$831.83 | 75% | \$623.87 | \$207.96 | \$47.99 | \$95.98 | \$103.98 | \$848.47 |
| Family | \$2,065.25 | 75% | \$1,548.94 | \$516.31 | \$119.15 | \$238.30 | \$258.16 | \$2,106.56 |
| HPHC ChoiceNet HMO | | | | | | | | |
| Individual | \$891.53 | 75% | \$668.65 | \$222.88 | \$51.43 | \$102.87 | \$111.44 | \$909.36 |
| Family | \$2,213.48 | 75% | \$1,660.11 | \$553.37 | \$127.70 | \$255.40 | \$276.69 | \$2,257.75 |
| HPHC Focus | | | | | | | | |
| Individual | \$688.37 | 75% | \$516.28 | \$172.09 | \$39.71 | \$79.43 | \$86.05 | \$702.14 |
| Family | \$1,729.25 | 75% | \$1,296.94 | \$432.31 | \$99.76 | \$199.53 | \$216.16 | \$1,763.84 |
| HDHP Qualified HDHP w/ HSA | | | | | | | | |
| Individual | \$635.00 | 75% | \$476.25 | \$158.75 | \$36.63 | \$73.27 | \$79.38 | \$647.70 |
| Family | \$1,576.58 | 75% | \$1,182.44 | \$394.15 | \$90.96 | \$181.91 | \$197.07 | \$1,608.11 |
| Altus Dental High PLUS Option** | | | | | | | | |
| Employee | \$47.99 | 0% | 0 | \$47.99 | \$11.07 | \$22.15 | \$24.00 | \$48.95 |
| Family | \$144.96 | 0% | 0 | \$144.96 | \$33.45 | \$66.90 | \$72.48 | \$147.86 |
| Altus Dental High Option | | | | | | | | |
| Employee/Retiree | \$44.15 | 0% | 0 | \$44.15 | \$10.19 | \$20.38 | \$22.08 | \$45.03 |
| Two Person* | \$88.30 | 0% | 0 | \$88.30 | \$20.38 | \$40.75 | \$44.15 | \$90.07 |
| Family | \$132.35 | 0% | 0 | \$132.35 | \$30.54 | \$61.08 | \$66.18 | \$135.00 |
| Altus Dental Low Option | | | | | | | | |
| Employee/Retiree | 37.36 | 0% | 0 | 37.36 | \$8.62 | \$17.24 | \$18.68 | \$38.11 |
| Two Person* | 74.71 | 0% | 0 | 74.71 | \$17.24 | \$34.48 | \$37.36 | \$76.20 |
| Family | 108.02 | 0% | 0 | 108.02 | \$24.93 | \$49.86 | \$54.01 | \$110.18 |
| * ONLY RETIREES CAN HAVE A TWO PERSON DENTAL PLAN | | | | | | | | |
| UnitedHealthcare Vision | | | | | | | | |
| Employee/Retiree | \$5.36 | 0% | 0 | \$5.36 | \$1.24 | \$2.47 | \$2.68 | \$5.47 |
| Employ/Ret & Dependent | \$10.72 | 0% | 0 | \$10.72 | \$2.47 | \$4.95 | \$5.36 | \$10.93 |
| Family | \$16.08 | 0% | 0 | \$16.08 | \$3.71 | \$7.42 | \$8.04 | \$16.40 |

ALL PLANS - MANDATORY mail order for maintenance drugs

UNUM Optional Life Insurance - Age-bands

Elect coverage in \$10,000 increments, the lesser of 3x your annual salary or \$500,000.

Calculate premium: Amount elected divided by 1,000, then multiply by the rate = monthly cost.

| | | | | | | | | | | |
|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Employee - Age: | <30 | 30 - 34 | 35 - 39 | 40 - 44 | 45 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70 - 74 |
| Rate: | \$0.122 | \$0.137 | \$0.161 | \$0.221 | \$0.310 | \$0.472 | \$0.832 | \$0.976 | \$1.725 | \$2.857 |
| | | | | | | | | | | |
| Spouse - Age: | <30 | 30 - 34 | 35 - 39 | 40 - 44 | 45 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70 - 74 |
| Rate: | \$0.092 | \$0.107 | \$0.131 | \$0.191 | \$0.280 | \$0.442 | \$0.802 | \$0.946 | \$1.695 | \$2.827 |

(*)Listed premiums, plan designs, and contribution rates are subject to changes due to Collective Bargaining or by the authority of the City Manager when applicable.)