

Town of Medfield

Health-Life-Dental Insurance Rates

July 1, 2019-June 30, 2020

BASED ON 24 PAYS

3rd ppd of month NO INSURANCE WILL BE DEDUCTED

BCBS Zero Deductible HMO PLAN	Deduct Code	INDIVIDUAL	FAMILY	Town %	Employee %	Rate Changes Effective
Total Monthly Cost		\$876.75	\$2,280.76			July 1st
Town Share		\$543.59	\$1,414.07	62%		
Employee Share - Monthly	18	\$333.17	\$866.69		38%	
Bi-Monthly	U	\$166.58	\$433.35			
COBRA		\$894.29	\$2,326.38		102%	
Retiree Share-monthly		\$438.38	\$1,140.38		50%	

BCBS Zero Deductible PPO PLAN		INDIVIDUAL	FAMILY	Town %	Employee %	Rate Changes Effective
Total Monthly Cost		\$885.73	\$2,304.98			July 1st
Town Share		\$442.87	\$1,152.49	50%		
Employee Share - Monthly	19	\$442.87	\$1,152.49		50%	
Bi-Monthly	H	\$221.43	\$576.25			
COBRA		\$903.44	\$2,351.08		102%	
Retiree Share-monthly		\$442.87	\$1,152.49		50%	

BCBS ACCESS BLUE HMO NE SAVER \$2000		INDIVIDUAL (\$2000 Deductible)	FAMILY (\$4000 Deductible)	Town %	Employee %	Rate Changes Effective
Town HSA Annual Deductible Contribution		\$600.00	\$1,200.00			July 1st
Total Monthly Cost		\$705.79	\$1,836.02			
Town Share		\$437.59	\$1,138.33	62%		
Employee Share - Monthly		\$268.20	\$697.69		38%	
Bi-Monthly		\$134.10	\$348.85			

DELTA DENTAL (2 options)		INDIVIDUAL	FAMILY	Town %	Employee %	Rate Changes Effective
Premier Table Plan MA Providers						
Total Cost -Monthly		\$30.08	\$74.26		100%	Sep 1st
Employee Share - Monthly		\$30.08	\$74.26			
Bi-Monthly		\$15.04	\$37.13			
PPO Plus Premier National Network						
Total Cost -Monthly		\$41.46	\$105.72		100%	Sep 1st
Employee Share - Monthly		\$41.46	\$105.72			
Bi-Monthly		\$20.73	\$52.86			

MEDICARE ELIGIBLE RETIREE PLANS						
		<u>Blue Cross/Blue Shield</u>	<u>Tufts Preferred</u>	Town %	Employee %	Rate Changes Effective
		<u>Medex 2 w/ Drug Rider</u>	<u>Medicare Advantage, MA</u>			January 1st
Total Monthly Cost		\$335.38	\$314.00			
Town Monthly Share		\$167.69	\$157.00	50%		
Retiree Share- Monthly		\$167.69	\$157.00		50%	
Retiree LIS (Low income subsidy) share		\$134.99				

LIFE INSURANCE - Basic \$5,000 (code L)						
				Town %	Employee %	Rate Changes Effective
Total Monthly Cost		\$6.20				July 1st
Bi-Monthly		\$1.55		50%	50%	

LIFE INSURANCE - Voluntary (code I)						
				Town %	Employee %	Rate Changes Effective
Bi-Monthly		\$1.95			100%	July 1st
\$3.90 per \$5,000 Coverage up to \$50,000 - Drops to \$5000 at retirement						