

MEDICAL INSURANCE

Massachusetts Strategic Health Group (MSHG)
Administered By Harvard Pilgrim Health Care (HPHC)

	Total Monthly Premium	Town Monthly Contribution	Employee Monthly Contribution	12 Month Bi-weekly Rate (24 Pay Periods)	10 Month Bi-weekly Rate (20 Pay Periods)
EPO Plan - Access America Value					
(Town pays 70% of the plan cost, Employees pays the remaining 30%)					
Individual	\$1,316.80	\$921.76	\$395.04	\$197.52	\$237.02
Family	\$3,364.00	\$2,354.80	\$1,009.20	\$504.60	\$605.52
HDHP Plan with HSA - Access America Value					
(Town pays 70% of the plan cost, Employees pays the remaining 30%)					
Individual	\$1,028.00	\$719.60	\$308.40	\$154.20	\$185.04
Family	\$2,624.00	\$1,836.80	\$787.20	\$393.60	\$472.32
PPO Plan - Access America Value					
(Town pays 50% of the plan cost, Employees pays the remaining 50%)					
Individual	\$1,626.00	\$813.00	\$813.00	\$406.50	\$487.80
Family	\$4,530.00	\$2,265.00	\$2,265.00	\$1,132.50	\$1,359.00

DENTAL INSURANCE

Administred by Guardian
Employee pays 100%

Coverage Type	Monthly Employee Contribution	12 Month Bi-Weekly Rate (24 pay periods)	10 Month Bi-Weekly Rate (20 pay periods)
High Plan			
Employee	\$52.88	\$26.44	\$31.73
Employee and Spouse	\$102.76	\$51.38	\$61.66
Employee and Child(ren)	\$106.20	\$53.10	\$63.72
Family	\$156.02	\$78.01	\$93.61
Low Plan			
Employee	\$35.02	\$17.51	\$21.02
Employee and Spouse	\$68.04	\$34.02	\$40.82
Employee and Child(ren)	\$70.34	\$35.17	\$42.20
Family	\$103.30	\$51.65	\$61.98

BASIC LIFE INSURANCE

Administred by Boston Mutual

Total Monthly Premium	Monthly Town Contribution	12 Month Employee Rate	10 Month Employee Rate
Employee Only			
\$ 9.80	\$4.90	\$4.90	\$5.88