

# TOWN OF DEDHAM

## 19 PAY SCHOOL EMPLOYEES

### HEALTH INSURANCE RATES

#### JULY 1, 2024 - JUNE 30, 2025

<b>BENCHMARK PLANS</b>			<b>85/15</b>			<b>80/20</b>			<b>Increase / Decrease Percent</b>
			<b>Town Pays 85% Monthly</b>	<b>Employee Paying 15% Receiving 19 Pays</b>		<b>Town Pays 80% Monthly</b>	<b>Employee Paying 20% Receiving 19 Pays</b>		
<b>Monthly Premium</b>	<b>Monthly Rate</b>	<b>Biweekly Rate</b>		<b>Monthly Rate</b>	<b>Biweekly Rate</b>				
<b>Harvard Pilgrim</b>	Individual	1,369.00	1,163.65	259.39	129.69	1,095.20	345.85	172.93	12.34%
<b>HMO</b>	Family	3,569.00	3,033.65	676.23	338.12	2,855.20	901.64	450.82	12.34%
<b>BC/BS Network Blue HMO <u>Saver</u></b>	Individual	1,060.00	901.00	200.84	100.42	848.00	267.79	133.89	8.50%
	Family	2,854.00	2,425.90	540.76	270.38	2,283.20	721.01	360.51	8.50%
<b>BC/BS Network Blue HMO <u>Select</u> *</b>	Individual	987.00	838.95	187.01	93.51	789.60	249.35	124.67	8.50%
	Family	2,656.00	2,257.60	503.24	251.62	2,124.80	670.99	335.49	8.50%

\* Provider and Hospital Networks are Limited

<b>HSA - QUALIFIED HIGH DEDUCTIBLE HEALTH PLANS (HDHPs)</b>			<b>85/15</b>			<b>80/20</b>			<b>Increase / Decrease Percent</b>
			<b>Town Pays 85% Monthly</b>	<b>Employee Paying 15% Receiving 19 Pays</b>		<b>Town Pays 80% Monthly</b>	<b>Employee Paying 20% Receiving 19 Pays</b>		
<b>Monthly Premium</b>	<b>Monthly</b>	<b>BiWeekly</b>		<b>Monthly Rate</b>	<b>Biweekly Rate</b>				
<b>Harvard Pilgrim</b>	Individual	1,060.00	901.00	200.84	100.42	848.00	267.79	133.89	12.34%
<b>HDHP</b>	Family	2,767.00	2,351.95	524.27	262.14	2,213.60	699.03	349.52	12.34%
<b>BC/BS Network Blue HMO <u>Saver</u></b>	Individual	893.00	759.05	169.20	84.60	714.40	225.60	112.80	8.50%
	Family	2,407.00	2,045.95	456.06	228.03	1,925.60	608.08	304.04	8.50%
<b>BC/BS Network Blue HMO <u>Select</u> *</b>	Individual	832.00	707.20	157.64	78.82	665.60	210.19	105.09	8.50%
	Family	2,244.00	1,907.40	425.18	212.59	1,795.20	566.91	283.45	8.50%

\* New Plan: Provider and Hospital Networks are Limited

<b>PPO INDEMNITY PLANS</b>			<b>50/50</b>			<b>Increase / Decrease Percent</b>
			<b>Town Pays 50% Monthly</b>	<b>Employee Paying 50% Receiving 19 Pays</b>		
<b>Monthly Premium</b>	<b>Monthly</b>	<b>BiWeekly</b>				
<b>Harvard Pilgrim</b>	Individual	3,399.00	1,699.50	2,146.74	1,073.37	12.34%
<b>PPO</b>	Family	7,549.00	3,774.50	4,767.79	2,383.89	12.34%