

TOWN OF DEDHAM

20 PAY SCHOOL EMPLOYEES

HEALTH INSURANCE RATES

JULY 1, 2024 - JUNE 30, 2025

BENCHMARK PLANS			85/15			80/20			Increase / Decrease Percent
			Town Pays 85% Monthly	Employee Paying 15% Receiving 20 Pays		Town Pays 80% Monthly	Employee Paying 20% Receiving 20 Pays		
Monthly Premium	Monthly Rate	Biweekly Rate		Monthly Rate	Biweekly Rate				
Harvard Pilgrim HMO	Individual	1,369.00	1,163.65	246.42	123.21	1,095.20	328.56	164.28	12.34%
	Family	3,569.00	3,033.65	642.42	321.21	2,855.20	856.56	428.28	12.34%
BC/BS Network Blue HMO <i>Saver</i>	Individual	1,060.00	901.00	190.80	95.40	848.00	254.40	127.20	8.50%
	Family	2,854.00	2,425.90	513.72	256.86	2,283.20	684.96	342.48	8.50%
BC/BS Network Blue HMO <i>Select</i> *	Individual	987.00	838.95	177.66	88.83	789.60	236.88	118.44	8.50%
	Family	2,656.00	2,257.60	478.08	239.04	2,124.80	637.44	318.72	8.50%

* Provider and Hospital Networks are Limited

HSA - QUALIFIED HIGH DEDUCTIBLE HEALTH PLANS (HDHPs)			85/15			80/20			Increase / Decrease Percent
			Town Pays 85% Monthly	Employee Paying 15% Receiving 20 Pays		Town Pays 80% Monthly	Employee Paying 20% Receiving 20 Pays		
Monthly Premium	Monthly Rate	Biweekly Rate		Monthly Rate	Biweekly Rate				
Harvard Pilgrim HDHP	Individual	1,060.00	901.00	190.80	95.40	848.00	254.40	127.20	12.34%
	Family	2,767.00	2,351.95	498.06	249.03	2,213.60	664.08	332.04	12.34%
BC/BS Network Blue HMO <i>Saver</i>	Individual	893.00	759.05	160.74	80.37	714.40	214.32	107.16	8.50%
	Family	2,407.00	2,045.95	433.26	216.63	1,925.60	577.68	288.84	8.50%
BC/BS Network Blue HMO <i>Select</i> *	Individual	832.00	707.20	149.76	74.88	665.60	199.68	99.84	8.50%
	Family	2,244.00	1,907.40	403.92	201.96	1,795.20	538.56	269.28	8.50%

* New Plan: Provider and Hospital Networks are Limited

PPO INDEMNITY PLANS			50/50			Increase / Decrease Percent
			Town Pays 50% Monthly	Employee Paying 50% Receiving 20 Pays		
Monthly Premium	Monthly	BiWeekly				
Harvard Pilgrim PPO	Individual	3,399.00	1,699.50	2,039.40	1,019.70	12.34%
	Family	7,549.00	3,774.50	4,529.40	2,264.70	12.34%