

<u>FY 12 Town Health Insurance Rates</u>	<u>Patrol</u>	<u>Group 5</u>
<u>FY 12</u>		
<u>Master Health Plus</u>	85/15	
OV	\$5.00	
Rx	5/10	
Mail Order- 90 Day	5/5	
ER	\$25.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$91.96
Premium Amount - F (26 pays)		\$215.44
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual	\$13,548.55	\$2,390.92
Family	\$31,740.76	\$5,601.31
<u>Blue Cross/Blue Shield PPO</u>	(85/15)	
OV	\$15.00	
Rx	10/25/45	
Mail Order -90 Day	10/25/45	
ER	\$50.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$74.88
Premium Amount - F (26 pays)		\$176.04
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual	\$11,032.32	\$1,946.88
Family	\$25,936.56	\$4,577.04
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$5.00	
Rx	5/10/25	
Mail Order - 90 Day	5/10/25	
ER	\$30.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$45.98
Premium Amount - F (26 pays)		\$108.64
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual	\$6,774.23	\$1,195.45
Family	\$16,006.96	\$2,824.76
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$5.00	
Rx	5/10/25	
Mail Order - 90 Day	10/20/75	
ER	\$30.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$45.98
Premium Amount - F (26 pays)		\$108.64
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual	\$6,774.23	\$1,195.45
Family	\$16,006.96	\$2,824.76

<u>FY 12 Town Health Insurance Rates</u>	<u>SUPERIORS</u>	<u>Group 6</u>
<u>FY 12</u>		
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80

<u>FY 12 Town Health Insurance Rates</u>	<u>AFSCME</u>	<u>Group 3</u>
<u>FY 12</u>		
<u>Master Health Plus</u>	(85/15)	
OV	\$5.00	
Rx	5/10	
Mail Order- 90 Day	5/5	
ER	\$25.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$91.96	
Premium Amount - F (26 pays)	\$215.43	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$13,548.56	\$2,390.92	\$15,939.48
Family \$31,740.76	\$5,601.31	\$37,342.08
<u>Blue Cross/Blue Shield PPO</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order -90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$73.40	
Premium Amount - F (26 pays)	\$172.51	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$10,814.85	\$1,908.50	\$12,723.36
Family \$25,416.77	\$4,485.31	\$29,902.08
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$5.00	
Rx	5/10/25	
Mail Order - 90 Day	5/10/25	
ER	\$30.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$45.98	
Premium Amount - F (26 pays)	\$108.64	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,774.23	\$1,195.45	\$7,969.68
Family \$16,006.96	\$2,824.76	\$18,831.72
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$5.00	
Rx	5/10/25	
Mail Order - 90 Day	10/20/75	
ER	\$30.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$45.98	
Premium Amount - F (26 pays)	\$108.64	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,774.23	\$1,195.45	\$7,969.68
Family \$16,006.96	\$2,824.76	\$18,831.72

<u>FY 12 Town Health Insurance Rates</u>	<u>FIRE</u>	<u>Group 4</u>
<u>FY 12</u>		
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80

<u>FY 12 Town Health Insurance Rates</u>	<u>DISPATCH</u>	<u>Group 2</u>
<u>FY 12</u>		
<u>Master Health Plus</u>	(85/15)	
OV	\$15.00	
Rx	10/15/25	
Mail Order- 90 Day	10/15/25	
ER	\$25.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$89.28
Premium Amount - F (26 pays)		\$209.16
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$13,153.92	\$2,321.28	\$15,475.20
Family \$30,816.24	\$5,438.16	\$36,254.40
<u>Blue Cross/Blue Shield PPO</u>	(85/15)	
OV	\$15.00	
Rx	10/25/45	
Mail Order -90 Day	10/25/45	
ER	\$50.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$74.88
Premium Amount - F (26 pays)		\$176.04
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$11,032.32	\$1,946.88	\$12,979.20
Family \$25,936.56	\$4,577.04	\$30,513.60
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$43.56
Premium Amount - F (26 pays)		\$103.32
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)		\$43.56
Premium Amount - F (26 pays)		\$103.32
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80

<u>FY 12 Town Health Insurance Rates</u>	<u>Non-Union</u>	<u>Group 1</u>
<u>FY 12</u>		
<u>Master Health Plus</u>	(50/50)	
OV	\$20.00	
Rx	10/25/40	
Mail Order- 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$291.60	
Premium Amount - F (26 pays)	\$682.80	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$7,581.60	\$7,581.60	\$15,163.20
Family \$17,752.80	\$17,752.80	\$35,505.60
<u>Blue Cross/Blue Shield HMO</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80
<u>Harvard Pilgrim Health</u>	(85/15)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Employee Cost per Pay Period</u>		
Premium Amount - I (26 pays)	\$43.56	
Premium Amount - F (26 pays)	\$103.32	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$6,417.84	\$1,132.56	\$7,550.40
Family \$15,222.48	\$2,686.32	\$17,908.80

<u>FY 12 Town Health Insurance Rates</u>	<u>Non-Medicare Retirees</u>	
<u>FY 12</u>		
<u>Master Health Plus</u>	(50/50)	
OV	\$20.00	
Rx	10/25/40	
Mail Order- 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Retiree Cost per Pay Period</u>		
Premium Amount - I (monthly)		\$631.80
Premium Amount - F		\$1,479.40
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
Individual \$7,581.60	\$7,581.60	\$15,163.20
Family \$17,752.80	\$17,752.80	\$35,505.60
<u>Blue Cross/Blue Shield HMO</u>	(50/50)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Retiree Cost per Pay Period</u>		
Premium Amount - I (monthly)		\$314.60
Premium Amount - F		\$746.20
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
\$3,775.20	\$3,775.20	\$7,550.40
\$8,954.40	\$8,954.40	\$17,908.80
<u>Harvard Pilgrim Health</u>	(50/50)	
OV	\$20.00	
Rx	10/25/40	
Mail Order - 90 Day	20/50/120	
ER	\$75.00	
Preventative Care	\$0.00	
<u>Retiree Cost per Pay Period</u>		
Premium Amount - I (monthly)		\$314.60
Premium Amount - F		\$746.20
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
\$3,775.20	\$3,775.20	\$7,550.40
\$8,954.40	\$8,954.40	\$17,908.80

<u>FY 12 Town Health Insurance Rates</u>	<u>Medicare Retirees</u>	
<u>BC/BS Medex</u>	(50/50)	
<u>Retiree Cost per Pay Period</u>		
Premium Amount - I (monthly)	\$191.43	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
\$2,297.16	\$2,297.16	\$4,594.32
<u>Tufts Preferred</u>	(50/50)	
<u>Retiree Cost per Pay Period</u>		
Premium Amount - I (monthly)	\$121.00	
<u>Annual Town Cost</u>	<u>Total Employee Cost</u>	<u>Annual Total Cost</u>
\$1,452.00	\$1,452.00	\$2,904.00