

<b>FY 2017 Health Insurance Rates</b>				
Rates are increasing 15% in FY 2017. Effective 7/1/2016				
Comparison of Benefits are available on the town website.				
Go to the Treasurer/Collector page and click on Employee Information & Forms				
<u>PLAN NAME</u>	<u>Plan Type</u>	<u>Town/ Employee Contribution Split (%)</u> [per your contract]	<u>Full Cost Of Plan</u>	<u>Monthly Employee Cost</u> (depending on your contribution split)
<b>BCBS- Blue Care Elect Rate Saver</b>				
	Family Active	<b>64/36</b>	\$2,456.00	\$884.16
	Individual Active	<b>64/36</b>	\$1,036.00	\$372.96
<b>BCBS- Network Blue Rate Saver</b>				
	Family Active	<b>60/40</b>	\$1,898.00	\$759.20
	Individual Active	<b>60/40</b>	\$712.00	\$284.80
	Family Active	<b>75/25</b>	\$1,898.00	\$474.50
	Individual Active	<b>75/25</b>	\$712.00	\$178.00
	Family Active	<b>80/20</b>	\$1,898.00	\$379.60
	Individual Active	<b>80/20</b>	\$712.00	\$142.40
<b>Harvard Pilgrim Rate Saver</b>				
	Family Active	<b>60/40</b>	\$2,045.00	\$818.00
	Individual Active	<b>60/40</b>	\$768.00	\$307.20
	Family Active	<b>75/25</b>	\$2,045.00	\$511.25
	Individual Active	<b>75/25</b>	\$768.00	\$192.00
	Family Active	<b>80/20</b>	\$2,045.00	\$409.00
	Individual Active	<b>80/20</b>	\$768.00	\$153.60
<b>MEDEX 3</b>				
	Individual Retired	<b>50/50</b>	\$437.00	\$218.50
<b>Delta Dental PPO Plus Premier</b>				
Voluntary Plans (No Town Contribution)	Family Active	N/A	\$130.00	\$130.00
	Individual Active	N/A	\$51.00	\$51.00
Please be advised your contracts drive the column titled 'Town/Employee Contribution Split %'. In each case, the town pays the higher percent.				

<b><u>SUMMARY OF BENEFITS NOTICE</u></b>
<b><u>Availability of Summary Health Information</u></b>
As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC will be available soon on the web at: <a href="http://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information">www.townofnorwell.net/treasurer-collector/pages/employee-forms-information</a> . A paper copy will also be available, free of charge, by calling 781-659-8070.