

FY 2024 Health Insurance Rates				
Rates are effective 7/1/2023				
Go to the Treasurer/Collector page and click on Employee Information & Forms				
PLAN NAME	Plan Type	Town/ Employee Contribution Split (%) [per your contract]	Full Cost Of Plan	Monthly Employee Cost (depending on your contribution split)
<b>BCBS- Blue Care Elect PPO Rate Saver</b>				
	Family Active	61/39	\$3,191.08	\$1,244.52
	Individual Active	61/39	\$1,346.80	\$525.24
	Family Active	62/38	\$3,191.08	\$1,212.60
	Individual Active	62/38	\$1,346.80	\$511.80
	Family Active	64/36	\$3,191.08	\$1,148.80
	Individual Active	64/36	\$1,346.80	\$484.84
<b>BCBS- Network Blue HMO Rate Saver</b>				
	Family Active	60/40	\$2,522.84	\$1,009.16
	Individual Active	60/40	\$947.76	\$379.12
	Family Active	75/25	\$2,522.84	\$630.72
	Individual Active	75/25	\$947.76	\$236.96
	Family Active	77/23	\$2,522.84	\$580.24
	Individual Active	77/23	\$947.76	\$218.00
	Family Active	78/22	\$2,522.84	\$555.04
	Individual Active	78/22	\$947.76	\$208.52
	Family Active	80/20	\$2,522.84	\$504.56
	Individual Active	80/20	\$947.76	\$189.52
<b>Access Blue NE Saver NEW - HMO - \$2,000.00/\$4,000.00 DEDUCTIBLE</b>				
	Family Active	60/40	\$2,031.92	\$812.76
	Individual Active	60/40	\$763.36	\$305.36
	Family Active	75/25	\$2,031.92	\$508.00
	Individual Active	75/25	\$763.36	\$190.84
	Family Active	77/23	\$2,031.92	\$467.32
	Individual Active	77/23	\$763.36	\$175.60
	Family Active	78/22	\$2,031.92	\$447.04
	Individual Active	78/22	\$763.36	\$167.96
	Family Active	80/20	\$2,031.92	\$406.40
	Individual Active	80/20	\$763.36	\$152.64
<b>BCBS MEDEX 2 W/PDP (Rate Effective 1/1/2023)</b>				
Medicare supplemental/gap plan)	Individual Retired	50/50	\$357.97	\$178.99
<b>Voluntary Insurance Plans (100% Employee Paid)</b>				
<b>BCBS Dental Blue Freedom</b>				
	Family Active	N/A	\$111.64	\$111.64
	Individual Active	N/A	\$44.16	\$44.16
<b>BCBS Vision Blue 20/20</b>				
	Employee	N/A	\$6.07	\$6.07
	Employee + Spouse	N/A	\$10.32	\$10.32
	Employee + Children	N/A	\$10.62	\$10.62
	Employee + Family	N/A	\$16.69	\$16.69
Please be advised your union contract drives the column titled "Town/Employee Contribution Split %." In each case, the town pays the higher percent.				
<b>SUMMARY OF BENEFITS NOTICE</b>				
<b>Availability of Summary Health Information</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				