

FY 2018 Health Insurance Rates

Rates are increasing in FY 2018 - Effective 7/1/2017

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)
<u>BCBS- Blue Care Elect Rate Saver</u>				
	Family Active	64/36	\$2,739.00	\$986.04
	Individual Active	64/36	\$1,156.00	\$416.16
<u>BCBS- Network Blue Rate Saver</u>				
	Family Active	60/40	\$2,117.00	\$846.80
	Individual Active	60/40	\$794.00	\$317.60
	Family Active	75/25	\$2,117.00	\$529.25
	Individual Active	75/25	\$794.00	\$198.50
	Family Active	80/20	\$2,117.00	\$423.40
	Individual Active	80/20	\$794.00	\$158.80
<u>Harvard Pilgrim Rate Saver</u>				
	Family Active	60/40	\$2,281.00	\$912.40
	Individual Active	60/40	\$857.00	\$342.80
	Family Active	75/25	\$2,281.00	\$570.25
	Individual Active	75/25	\$857.00	\$214.25
	Family Active	80/20	\$2,281.00	\$456.20
	Individual Active	80/20	\$857.00	\$171.40
<u>MEDEX 3</u>				
	Individual Retired	50/50	\$374.00	\$187.00
<u>Delta Dental PPO Plus Premier</u>				
Voluntary Plans (No Town Contribution)	Family Active	N/A	\$134.00	\$134.00
	Individual Active	N/A	\$53.00	\$53.00

Please be advised your union contract drives the column titled "Town/Employee Contribution Split %." In each case, the town pays the higher percent.

SUMMARY OF BENEFITS NOTICE

Availability of Summary Health Information

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 is available on our website at: www.townofnorwell.net/treasurer-collector/pages/employee-forms-information. A paper copy is available, free of charge, by calling 781-659-8070.