

FY 2025 Health Insurance Rates				
Rates are effective 7/1/2024				
Town of Norwell Employee Benefits & Payroll Information Page				
PLAN NAME	Plan Type	Town/ Employee Contribution Split (%) [per your contract]	Full Cost Of Plan	Monthly Employee Cost (depending on your contribution split)
BCBS- Blue Care Elect PPO Rate Saver				
	Family Active	61/39	\$3,391.80	\$1,322.80
	Individual Active	61/39	\$1,431.50	\$558.28
	Family Active	62/38	\$3,391.80	\$1,288.88
	Individual Active	62/38	\$1,431.50	\$544.00
	Family Active	64/36	\$3,391.80	\$1,221.08
	Individual Active	64/36	\$1,431.50	\$515.36
BCBS- Network Blue HMO Rate Saver				
	Family Active	60/40	\$2,681.54	\$1,072.64
	Individual Active	60/40	\$1,007.38	\$402.96
	Family Active	75/25	\$2,681.54	\$670.40
	Individual Active	75/25	\$1,007.38	\$251.84
	Family Active	77/23	\$2,681.54	\$616.72
	Individual Active	77/23	\$1,007.38	\$231.72
	Family Active	78/22	\$2,681.54	\$589.92
	Individual Active	78/22	\$1,007.38	\$221.64
	Family Active	80/20	\$2,681.54	\$536.32
	Individual Active	80/20	\$1,007.38	\$201.44
Access Blue NE Saver NEW - \$2,000.00/\$4,000.00 DEDUCTIBLE				
	Family Active	60/40	\$2,159.72	\$863.88
	Individual Active	60/40	\$811.38	\$324.56
	Family Active	75/25	\$2,159.72	\$539.96
	Individual Active	75/25	\$811.38	\$202.84
	Family Active	77/23	\$2,159.72	\$496.72
	Individual Active	77/23	\$811.38	\$186.64
	Family Active	78/22	\$2,159.72	\$475.12
	Individual Active	78/22	\$811.38	\$178.52
	Family Active	80/20	\$2,159.72	\$431.96
	Individual Active	80/20	\$811.38	\$162.28
BCBS MEDEX 2 W/PDP (Rate Effective 1/1/2024)				
(Medicare supplemental/gap plan)		Individual Retired	50/50	\$384.44
				\$192.22
Voluntary Insurance Plans (100% Employee Paid)				
BCBS Dental Blue Freedom				
	Family Active	N/A	\$111.64	\$111.64
	Individual Active	N/A	\$44.16	\$44.16
BCBS Vision Blue 20/20				
	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.				
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 in our Norwell E-Kit located on the Town of Norwell Employee Benefit & Payroll Information page. A paper copy is available, free of charge, by calling 781-659-8070.				