

Town of Westborough Insurance Rates

Active Employees and "Non-Medicare" Early Retirees - Rates Effective July 1, 2023

		TOTAL <u>Monthly Rate</u> 100%	Monthly Cost Distributed		Payroll Deductions <u>Bi-Weekly (24)</u>
			<u>Town</u> 75%	<u>Employee/Retiree</u> 25%	
BCBSMA Blue Care Elect (PPO)*					
\$900 Deductible	Family	\$2,771.75	\$2,078.81	\$692.94	\$346.47
\$300 Deductible	Single	\$1,066.66	\$799.99	\$266.67	\$133.33

* New Enrollments must meet certain criteria in order to join the PPO - please contact HR for details.

BCBSMA HMO Blue NE (HMO)					
\$900 Deductible	Family	\$2,295.98	\$1,721.98	\$574.00	\$287.00
\$300 Deductible	Single	\$883.11	\$662.33	\$220.78	\$110.39

BCBSMA Access Blue NE Saver (HDHP HMO)					
\$4,000 Deductible*	Family	\$1,928.62	\$1,446.46	\$482.16	\$241.08
\$2,000 Deductible*	Single	\$741.80	\$556.35	\$185.45	\$92.73

*Town will contribute 50% of deductible to employees HSA account
(pro-rated if employee starts employment during FY)

Medicare Eligible Retirees - Rates Effective January 1, 2023

		TOTAL <u>Monthly Rate</u> 100%	Monthly Cost Distributed		
			<u>Town</u> 75%	<u>Retiree</u> 25%	
BCBSMA Medex <u>Supplement w/Blue Rx PDP</u>		\$351.91	\$263.93	\$87.98	Per person
Fallon Senior Premier <u>HMO*</u>		\$328.00	\$246.00	\$82.00	Per person
Tufts Medicare Preferred <u>HMO*</u>		\$373.50	\$280.13	\$93.37	Per person

* Both HMOs are "Medicare Advantage Plans". All plans to renew 1/1/2024.

Basic Life Insurance

		TOTAL <u>Monthly</u> 100%	Monthly Cost Distributed		
			<u>Town</u> 65%	<u>Employee</u> 35%	
Active Employees		\$6.90	\$4.48	\$2.42	(\$15,000 of Coverage)
Retirees		\$2.30	\$1.49	\$0.81	(\$ 5,000 of Coverage)

Dental Insurance - Rates Effective July 1, 2023 ("Active" Employees Only)

		<u>Monthly</u> 100%	<u>Town</u> 0%	<u>Employee</u> 100%	<u>Bi-Weekly (24)</u>
BCBSMA Dental Blue Freedom - "HIGH" PLAN					
<i>\$1,000 Calendar Year Maximum</i>					
	Family	\$115.39		\$115.39	\$57.70
	Single	\$39.58		\$39.58	\$19.79

BCBSMA Dental Blue Freedom - "LOW" PLAN

<i>\$750 Calendar Year Maximum</i>					
	Family	\$110.67		\$110.67	\$55.34
	Single	\$38.08		\$38.08	\$19.04