

North Andover Public Schools

Town of North Andover

Retirement Health and Dental Rates

July 1, 2025 - June 30, 2026



RETIREMENT

GIC Health & Dental Insurance Options

Please use this information packet to select your retirement health and dental insurance coverage.

- Non-Medicare Plans Contribution Rates, **p. 2**
- Non-Medicare Plans & Pricing, **p. 3**
- GIC Dental Plan Pricing, **p. 3**
- Medicare Info, Plans & Pricing, **p. 4**
- [GIC Benefits Guide 2025-2026 Link](#)

RETIREE: Non-Medicare Plans

(same as active employee plans)

Retirees, Spouses and Survivors

CONTRIBUTION RATES

			COLUMN A For Active Subscribers in GIC as of December 31, 2012		COLUMN B For Active Subscribers in GIC on or after January 1, 2013	
GIC Provider	Plan Network	Service Area	Individual	Family	Individual	Family
Harvard Pilgrim ACCESS AMERICA	PPO National	Outside of New England	50%	50%	Same as column A	Same as column A
Harvard Pilgrim EXPLORER	POS Broad	New England	25%	25%	35%	35%
Harvard Pilgrim QUALITY	HMO Narrow	Most of MA (see map)	25%	25%	Same as column A	Same as column A
Wellpoint TOTAL CHOICE	Indemnity National	New England & International	50%	50%	Same as column A	Same as column A
Wellpoint PLUS	PPO Broad	New England	25%	25%	Same as column A	Same as column A
Wellpoint COMMUNITY CHOICE	PPO Limited	Most of MA (see map)	20%	20%	Same as column A	Same as column A
Mass General Brigham COMPLETE HMO	HMO Broad	All of MA	25%	25%	Same as column A	Same as column A
Health New England HNE HMO	HMO Regional	Western MA (see map)	25%	25%	Same as column A	Same as column A

- At the time of your retirement, if you have been continuously subscribed to GIC health insurance through the town, you will be charged at that percentage you are currently paying if you elect the same health plan moving into your retirement (non-medicare).
- If you are enrolling in GIC health coverage for the first time when you retire, you will contribute at the column B rate for the chosen plan.
- If you are currently enrolled, but are changing plans at the time of your retirement, and that plan has a higher percentage contribution rate, you will be charged at that new higher rate.

All rates are calculated by the Town of North Andover. [To review the PEC agreement](#) between the Town and GIC, please click on this link. **Call NAPS HR if you have any questions at 978-794-1503.**

RETIREE: Non-Medicare Plans & Pricing

(same as active employee rates)

Retirees, Spouses and Survivors

PLANS & PRICING

MONTHLY RATES 2025-2026				COLUMN A For Active Subscribers in GIC as of December 31, 2012		COLUMN B For Active Subscribers in GIC on or after January 1, 2013	
GIC Provider	Plan Network	Service Area	Employee Contribution	Individual	Family	Individual	Family
Harvard Pilgrim ACCESS AMERICA	PPO National	Outside of New England	50%	\$719.31	\$1604.39	Same as column A	Same as column A
Harvard Pilgrim EXPLORER	POS Broad	New England	25% (A) 35% (B)	\$296.99	\$735.27	\$415.79	\$1029.37
Harvard Pilgrim QUALITY	HMO Narrow	Most of MA (see map)	25%	\$221.41	\$563.13	Same as column A	Same as column A
Wellpoint TOTAL CHOICE	Indemnity National	New England & International	50%	\$877.30	\$1949.92	Same as column A	Same as column A
Wellpoint PLUS	PPO Broad	New England	25%	\$273.01	\$651.51	Same as column A	Same as column A
Wellpoint COMMUNITY CHOICE	PPO Limited	Most of MA (see map)	20%	\$167.48	\$416.26	Same as column A	Same as column A
Mass General Brigham COMPLETE HMO	HMO Broad	All of MA	25%	\$272.87	\$721.15	Same as column A	Same as column A
Health New England HNE HMO	HMO Regional	Western MA (see map)	25%	\$214.84	\$515.29	Same as column A	Same as column A

GIC Dental Plan

(for retirees who elect dental coverage)

Monthly GIC Dental Plan Rates as of July 1, 2024	
Coverage	Retiree Pays Monthly
Individual	\$ 29.73
Family	\$ 71.66

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MEDICARE (Turning 65+)

- Are you approaching age 65? If so, please check with the Social Security Administration (SSA) to see if you have enough quarters of work to be eligible for Medicare benefits.
- If you are eligible, you have to apply for Medicare 3-6 months prior to your 65th birthday so that you don't get penalized for a late application.
- If you know you are eligible, did you already apply for your Medicare part A? If so, you can pick a town plan for your supplemental part B.
- Is your spouse eligible for Medicare? If so, he/she will also have to apply for part A before he/she turns 65.

RETIREE: Medicare Plans & Pricing

Medicare Advantage (HMO) & Supplements

Medicare-Eligible Retirees, Spouses and Survivors

MONTHLY RATES		COLUMN A Medicare-Eligible Spouses and Survivors	COLUMN B Retired Municipal Teachers** (RMT), Spouses and Survivors <u>Retired and Subscribed</u> BEFORE January 1, 2014
		30%	HMO Plan 15% Indemnity Plans 25%
Medicare Provider	Plan Type	Per Person Coverage	Per Person Coverage
Tufts Medicare Preferred*	HMO Medicare Advantage	\$ 117.36	\$ 58.68
Harvard Pilgrim Medicare Enhance	Indemnity Medicare Supplement	\$ 140.47	\$ 117.06
Health New England Medicare Supplement Plus	Indemnity Medicare Supplement	\$ 141.21	\$ 117.68
Wellpoint Medicare Extension	Indemnity Medicare Supplement	\$ 142.90	\$ 119.08

- Benefits and rates of Tufts Medicare Preferred (Advantage Plan) are subject to federal approval and potential changes on January 1 each year.*
- For North Andover School Department teachers who retired or enrolled ON OR AFTER 1/1/2014, column A rates apply.**

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