

TOWN OF MARBLEHEAD
GIC HEALTH INSURANCE RATES
Effective July 1, 2026

		Monthly			Payroll Deductions for 48 Pay Periods	Payroll Deductions for 26 Pay Periods	Payroll Deductions for 22 Pay Periods	
Product Category	Coverage	Total Monthly Rate	Town Portion	Employee Portion				
Harvard Pilgrim Access America ** **Only available for those outside New England!	National Network	Individual	1,511.32	83%	17%	64.23	118.58	140.14
		Family	3,373.67	2,800.15	573.52	143.38	264.70	312.83
				65%	35%			
Wellpoint Total Choice (Indemnity)	Broad Network	Individual	1,827.40	1,187.81	639.59	159.90	295.20	348.87
		Family	4,065.91	2,642.84	1,423.07	355.77	656.80	776.22
Wellpoint PLUS (PPO-type)	Broad Network	Individual	1,161.09	963.70	197.39	49.35	91.10	107.66
		Family	2,778.20	2,305.91	472.29	118.07	217.98	257.61
Harvard Pilgrim Explorer (POS)	Broad Network	Individual	1,291.24	1,071.73	219.51	54.88	101.31	119.73
		Family	3,202.98	2,658.47	544.51	136.13	251.31	297.00
Mass General Brigham Health Plan Complete (HMO)	Broad Network	Individual	1,234.42	1,024.57	209.85	52.46	96.85	114.46
		Family	3,277.48	2,720.31	557.17	139.29	257.16	303.91
Health New England (HMO) ** ** Western Mass Residents Only!	Regional Network	Individual	902.23	748.85	153.38	38.34	70.79	83.66
		Family	2,170.16	1,801.23	368.93	92.23	170.27	201.23
Wellpoint Community Choice (PPO-type)	Limited Network	Individual	903.72	750.09	153.63	38.41	70.91	83.80
		Family	2,256.21	1,872.65	383.56	95.89	177.03	209.21
Harvard Pilgrim Quality (HMO)	Limited Network	Individual	966.63	802.30	164.33	41.08	75.84	89.63
		Family	2,465.52	2,046.38	419.14	104.78	193.45	228.62