

To: All Town Eligible Employees

From: Payroll / Benefits – Treasurer’s Office

Date: April 4, 2011

**Subject: FY12 Rates REMINDER OPEN ENROLLMENT
Wednesday, April 6, 2010, 4pm - 6pm @Large Hearing Room ~ Town Hall**

Representatives from BCBS, Harvard Pilgrim and Delta Dental will be here to answer any questions regarding health insurances. The Total Monthly Cost of the Premium is split 50% / 50% between the Employee and Employer. Below is a list of the products we currently offer and the Employee’s costs associated with each plan. These new rates are effective **JULY 1, 2011**. Please visit www.MMHG.org for a detailed comparison of benefits; these comparisons will also be available in the Treasurer’s office and during the Open Enrollment.

ALL CHANGES MUST BE RECEIVED BY THIS OFFICE NO LATER THAN 2PM ON THURSDAY, APRIL 21, 2011.

		<u>Weekly</u>	<u>Bi-Weekly</u>	<u>Employee’s Monthly Cost</u>
<u>Blue Care Elect PPO</u>	Individual	\$112.62	\$225.24	\$450.48
	Family	\$267.00	\$534.00	\$1,068.00
<u>Network Blue</u>	Individual	\$79.37	\$158.74	\$317.48
	Family	\$211.62	\$423.24	\$846.48
<u>Network Blue Rate Saver Plan</u>	Individual	\$74.12	\$148.24	\$296.48
	Family	\$197.75	\$395.50	\$791.00
<u>Harvard Pilgrim</u>	Individual	\$84.00	\$168.00	\$336.00
	Family	\$223.75	\$447.50	\$895.00
<u>HP HMO Rate Saver Plan</u>	Individual	\$78.12	\$156.24	\$312.48
	Family	\$208.12	\$416.24	\$832.48
<u>BCBS- MEDEX</u>	Individual ONLY			\$219.50
<u>HPHC- Medicare Enhance</u>	Individual ONLY			\$273.00

Dental is also offered as an optional insurance with no Town contribution. There is NO increase in the Delta Dental Premium for the FY12 year. The Weekly/Biweekly payroll deductions for the Dental Insurance are as follows:

<u>Delta Dental PPO</u>		<u>Weekly</u>	<u>Bi-Weekly</u>	<u>Employee’s Monthly Cost</u>
	Individual	\$8.75	\$17.50	\$35.00
	Family	\$22.75	\$45.50	\$91.00