

TOWN OF HADLEY

MONTHLY INSURANCE PREMIUMS - ACTIVE EMPLOYEES

Blue Cross/Blue Shield NETWORK BLUE(HMO)	Town Share 65%	EMPL. SHARE 35%	Total
Active - Individual	411.62	221.64	633.26
Active - Two Tier	958.54	516.16	1,474.70
Active - Family	1,181.64	636.24	1,817.88

Health Insurance and Dental enrollment must be within 30 days of start date.

*Otherwise, when qualifying event occurs (provided enrollment is requested within 30 days of loss of other coverage).**

Or during Annual Open Enrollment which is May 1 -May 11 for a July 1st start date.

GUARDIAN DENTAL(Employee pays full premium. No contribution by Town)

	TOWN SHARE	EMPL. SHARE	
Core Plan - Indiv	n/a	28.86	28.86
Core Plan - Two	n/a	56.94	56.94
Core Plan - Fam	n/a	106.42	106.42
High Plan - Indiv	n/a	52.36	52.36
High Plan - Two	n/a	99.38	99.38
High Plan - Fam	n/a	153.86	153.86

BOSTON MUTUAL LIFE	TOWN SHARE	EMPL. SHARE	TOTAL RATE
Active Employee	1.42	1.42	2.84

Only available within 30 days of start date. No open enrollment.

AMERICAN FIDELITY SUPPLEMENTAL INSURANCE (Rates determined by product selected, age, salary, etc)

Short Term Disability, Accident Insurance, Cancer Insurance, Various Life Ins. Products

(Employee pays full premium. No contribution by Town)

LINCOLN NATIONAL LIFE (Rates determined by age and salary) Long Term Disability Ins.

(Employee pays full premium. No contribution by Town)

MONTHLY INSURANCE PREMIUMS - RETIREES

HEALTH INSURANCE RATES - for Retirees ineligible for Medicare Parts A & B

NETWORK BLUE	TOWN SHARE	RET. SHARE	Total
Retired - Individual	316.63	316.63	633.26
Retired - Two Tier	737.35	737.35	1,474.70
Retired - Family	908.94	908.94	1,817.88

BLUE CARE ELECT	TOWN SHARE	RET. SHARE	TOTAL	only available by exception - see Treasurer
Retired - Individual	364.92	364.92	729.84	
Retired - Family	996.63	996.63	1,993.26	

HEALTH INSURANCE RATES - for Retirees with Medicare Parts A & B

MEDEX3 - OBRA	TOWN SHARE	RET. SHARE	TOTAL
Retiree/Spouse	173.00	173.00	346.00

BOSTON MUTUAL LIFE	TOWN SHARE	RET. SHARE	TOTAL RATE
Retiree	1.39	1.39	2.78

GUARDIAN DENTAL(Employee pays full premiums. No contribution by Town)

Same rates as Active Employees - See above.