

TOWN OF CHELMSFORD HEALTH INSURANCE RATES

JULY 1, 2020 THROUGH JUNE 30, 2021

EMPLOYEE HEALTH INSURANCE	FAMILY RATES	TOWN SHARE	EMPLOYEE SHARE	SINGLE RATES	TOWN SHARE	EMPLOYEE SHARE
PPO BLUE CARE ELECT 63% Town 37% Employee	\$2,654.33	\$1,672.23	\$982.10 per month \$453.28 bi-weekly	\$1,025.08	\$645.80	\$379.28 per month \$175.05 bi-weekly
HMO NETWORK BLUE 75% Town 25% Employee	\$2,120.25	\$1,590.19	\$530.05 per month \$244.64 bi-weekly	\$818.91	\$614.18	\$204.73 per month \$94.49 bi-weekly
HMO BLUE SELECT 75% Town 25% Employee	\$1,908.24	\$1,431.18	\$477.05 per month \$220.18 bi-weekly	\$737.02	\$552.77	\$184.26 per month \$85.04 bi-weekly

RETIREE HEALTH INSURANCE

60% Town 40% Retiree

PPO BLUE CARE ELECT	\$2,654.33	\$1,592.60	\$1,061.73 per month	\$1,025.08	\$615.05	\$410.03 per month
HMO NETWORK BLUE	\$2,120.25	\$1,272.15	\$848.10 per month	\$818.91	\$491.35	\$327.56 per month
HMO BLUE SELECT	\$1,908.24	\$1,144.94	\$763.30 per month	\$737.02	\$442.21	\$294.81 per month

RETIREES 65+ AND ELIGIBLE FOR MEDICARE*

*Rates below effective January 1, 2020

MEDEX 2-U and Blue Medicare Rx		\$132.34+	\$149.58	\$281.92	\$169.15	\$112.77 per month
MEDEX 2-U LIS 100%		\$132.34+	\$116.88	\$249.22	\$149.53	\$99.69 per month
MEDEX2-U LIS II 50%		\$132.34+	\$133.18	\$265.52	\$159.31	\$106.21 per month
MANAGED BLUE SR and Blue Medicare Rx		\$156.24+	\$149.58	\$305.82	\$183.49	\$122.33 per month
MBSR LIS		\$156.24+	\$116.88	\$273.12	\$163.87	\$109.25 per month

DENTAL - 100% Employee & Retiree Paid

FAMILY RATES

SINGLE RATES

High Option Blue Cross/Blue Shield Dental	\$144.96 per month \$66.90 bi-weekly	\$63.54 per month \$29.33 bi-weekly
Low Option Blue Cross/Blue Shield Dental	\$104.68 per month \$48.31 bi-weekly	\$45.29 per month \$20.90 bi-weekly

MetLife Vision Plan

Active and Retired Employees

2018 - 4 year rate lock

	Bi-Weekly	Monthly
Individual	\$5.08	\$11.01
Employee + 1 Dependent	\$9.51	\$20.60
Family	\$13.75	\$29.80

LIFE INSURANCE

BOSTON MUTUAL 60% Town 40% Employee	Rate	Town Share	Employee/Retiree Share
EMPLOYEES	\$2.65	\$1.59	\$1.06 per month
RETIREES	\$0.49	\$0.29	\$0.20 per month

Additional Life insurance is available to eligible active employees. Rate varies on benefit amount selected.

CAFETERIA PLAN ADVISORS FlexChoice - Optional for Employees Only

Flexible Spending Account	Payroll Deduction \$2,750.00 annual limit	Admin Fee Debit Card	\$4.50 per month \$12.00 per year	Covered by the Town Covered by the Town
Dependent Care Account	\$5,000.00 annual limit			