

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	Rate	Town Share	Employee/Retiree Share
60% Town 40% Employee			
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			