

## FY'18 Health Insurance Rates

		FY'17					FY'18				
Blue Cross Blue Shield Health Plans		Current Rates / Annual Costs			Blue Cross Blue Shield Health Plans		Renewal Rates / Annual Costs			Rate Increase	Employees' Annual Increase
		Annual Premium	Town's Share	Employees' Share			Annual Premium	Town's Share	Employees' Share		
<b>HMO Blue Benchmark</b> \$300/\$900	Ind.	8,667.36	6,500.52	2,166.84	<b>HMO Blue Benchmark</b> \$300/\$900	Ind.	9,291.36	6,968.52	2,322.84	7.20%	156.00
	Fam.	22,755.00	17,066.25	5,688.75		Fam.	24,393.36	18,295.02	6,098.34	7.20%	409.59
<b>BCEP Benchmark</b> \$300/\$900	Ind.	11,171.40	6,144.27	5,027.13	<b>BCEP Benchmark</b> \$300/\$900	Ind.	11,975.76	6,586.67	5,389.09	7.20%	361.96
	Fam.	29,340.60	16,137.33	13,203.27		Fam.	31,453.08	17,299.19	14,153.89	7.20%	950.62
<b>Dental High</b>	Ind.	697.44	-	697.44	<b>Dental High</b>	Ind.	697.44	-	697.44	0.00%	-
	Fam.	1,475.16	-	1,475.16		Fam.	1,475.16	-	1,475.16	0.00%	-
<b>Dental Standard</b>	Ind.	561.12	-	561.12	<b>Dental Standard</b>	Ind.	561.12	-	561.12	0.00%	-
	Fam.	1,173.60	-	1,173.60		Fam.	1,173.60	-	1,173.60	0.00%	-
<b>The Standard Life Insurance</b>	Ind.	270.00	202.50	67.50	<b>The Standard</b>	Ind.	270.00	202.50	67.50	0.00%	-

### Payroll Deductions - FY18 (6/2/17 - 5/18/18)

Blue Cross Blue Shield Health Plans	Bi-weekly Payroll Deductions (26)		Call Firefighters Monthly Deduction	
	Individual	Family	Individual	Family
<b>HMO Blue Benchmark</b> \$300/\$900	89.34	234.55	774.28	2,032.78
<b>BCEP Benchmark</b> \$300/\$900	207.27	544.38	997.98	2,621.09
<b>Dental High</b>	26.82	56.74	58.12	122.93
<b>Dental Standard</b>	21.58	45.14	46.76	97.80
<b>The Standard</b>	2.61	-	22.50	-

**Note:** The 7.20% rate increase for FY'18 is based on the new Benchmark plan structure that took effect September 2016.

\* The out-of-pocket maximum for medical benefits is \$2,500 per member (\$5,000 per family). The out-of-pocket maximum for prescription drug benefits is \$1,000 per member (\$2,000 per family).

\* Rates take effect on the June 2nd payroll