

**Town of Needham**  
**FY2023 Health Rates for Active Employees and Non-Medicare Retirees**

<b>Qualified High Deductible Health Plans (HDHP)</b>													
				<b>Cost per Pay-Period</b>									
				<u>Monthly (12)</u>		<u>Weekly (52)</u>		<u>Semi-Monthly (24)</u>		<u>Weekly (42)</u>		<u>Weekly (38)</u>	
<b>Insurance Carriers</b>		<b>Monthly FULL COST</b>	<b>Town Contribution</b>	<b>Retiree/Emp</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>
<b>Harvard Pilgrim</b>	Indiv.	\$ 858.00	76.5%	\$ 201.63	\$ 656.37	\$ 46.53	\$ 151.47	\$ 100.82	\$ 328.19	\$ 57.61	\$ 187.53	\$ 63.67	\$ 207.27
	Fam	\$ 2,239.00	69.0%	\$ 694.09	\$ 1,544.91	\$ 160.17	\$ 356.52	\$ 347.05	\$ 772.46	\$ 198.31	\$ 441.40	\$ 219.19	\$ 487.87
<b>Blue Cross / Blue Shield</b>	Indiv.	\$ 748.00	74.4%	\$ 191.49	\$ 556.51	\$ 44.19	\$ 128.43	\$ 95.74	\$ 278.26	\$ 54.71	\$ 159.00	\$ 60.47	\$ 175.74
	Fam	\$ 2,016.00	66.0%	\$ 685.44	\$ 1,330.56	\$ 158.18	\$ 307.05	\$ 342.72	\$ 665.28	\$ 195.84	\$ 380.16	\$ 216.45	\$ 420.18
<b>Tufts</b>	Indiv.	\$ 908.00	74.6%	\$ 230.63	\$ 677.37	\$ 53.22	\$ 156.32	\$ 115.32	\$ 338.68	\$ 65.89	\$ 193.53	\$ 72.83	\$ 213.91
	Fam	\$ 2,377.00	63.8%	\$ 860.47	\$ 1,516.53	\$ 198.57	\$ 349.97	\$ 430.24	\$ 758.26	\$ 245.85	\$ 433.29	\$ 271.73	\$ 478.90

<b>Benchmark Plans</b>													
				<b>Cost per Pay-Period</b>									
				<u>Monthly (12)</u>		<u>Weekly (52)</u>		<u>Semi-Monthly (24)</u>		<u>Weekly (42)</u>		<u>Weekly (38)</u>	
<b>Insurance Carriers</b>		<b>Monthly FULL COST</b>	<b>Town Contribution</b>	<b>Retiree/Emp</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>
<b>Harvard Pilgrim</b>	Indiv.	\$ 1,108.00	76.5%	\$ 260.38	\$ 847.62	\$ 60.09	\$ 195.60	\$ 130.19	\$ 423.81	\$ 74.39	\$ 242.18	\$ 82.23	\$ 267.67
	Fam	\$ 2,888.00	69.0%	\$ 895.28	\$ 1,992.72	\$ 206.60	\$ 459.86	\$ 447.64	\$ 996.36	\$ 255.79	\$ 569.35	\$ 282.72	\$ 629.28
<b>Blue Cross / Blue Shield</b>	Indiv.	\$ 888.00	74.4%	\$ 227.33	\$ 660.67	\$ 52.46	\$ 152.46	\$ 113.66	\$ 330.34	\$ 64.95	\$ 188.76	\$ 71.79	\$ 208.63
	Fam	\$ 2,391.00	66.0%	\$ 812.94	\$ 1,578.06	\$ 187.60	\$ 364.17	\$ 406.47	\$ 789.03	\$ 232.27	\$ 450.87	\$ 256.72	\$ 498.33
<b>Blue Cross / Blue Shield SELECT <i>(Limited Network)</i></b>	Indiv.	\$ 827.00	74.4%	\$ 211.71	\$ 615.29	\$ 48.86	\$ 141.99	\$ 105.86	\$ 307.64	\$ 60.49	\$ 175.80	\$ 66.86	\$ 194.30
	Fam	\$ 2,225.00	66.0%	\$ 756.50	\$ 1,468.50	\$ 174.58	\$ 338.88	\$ 378.25	\$ 734.25	\$ 216.14	\$ 419.57	\$ 238.89	\$ 463.74
<b>Tufts</b>	Indiv.	\$ 1,173.00	74.6%	\$ 297.94	\$ 875.06	\$ 68.76	\$ 201.94	\$ 148.97	\$ 437.53	\$ 85.13	\$ 250.02	\$ 94.09	\$ 276.33
	Fam	\$ 3,070.00	63.8%	\$ 1,111.34	\$ 1,958.66	\$ 256.46	\$ 452.00	\$ 555.67	\$ 979.33	\$ 317.53	\$ 559.62	\$ 350.95	\$ 618.52

<b>PPO Plan</b>													
<b>Insurance Carrier</b>	<b>FULL COST</b>	<b>Twn Contr.</b>	<b>Retiree/Emp</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	<b>Employee</b>	<b>Town</b>	
<b>Harvard Pilgrim</b>	Ind	\$ 2,751.00	50%	\$ 1,375.50	\$ 1,375.50	\$ 317.42	\$ 317.42	\$ 687.75	\$ 687.75	\$ 393.00	\$ 393.00	\$ 434.37	\$ 434.37
	Fam	\$ 6,109.00	50%	\$ 3,054.50	\$ 3,054.50	\$ 704.88	\$ 704.88	\$ 1,527.25	\$ 1,527.25	\$ 872.71	\$ 872.71	\$ 964.58	\$ 964.58