# Town of Needham FY2022 Rates for Employees/Non-Medicare Retirees

| Qualified High Deductible (HDHP) | | Monthly FULL COST | Town Contribution | Monthly (12) | | Weekly (52) | | Semi-Monthly (24) | | Weekly (42) | | Weekly (38) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Retiree/Emp | Town | Employee | Town | Employee | Town | Employee | Town | Employee | Town |
| Fallon SelectCare | Ind | $ 688.00 | 76.5% | $ 161.68 | $ 526.32 | $ 37.31 | $ 121.46 | $ 80.84 | $ 263.16 | $ 46.19 | $ 150.38 | $ 51.06 | $ 166.21 |
| | Fam | $ 1,855.00 | 69.0% | $ 575.05 | $ 1,279.95 | $ 132.70 | $ 295.37 | $ 287.53 | $ 639.98 | $ 164.30 | $ 365.70 | $ 181.59 | $ 404.19 |
| Fallon DirectCare | Ind | $ 641.00 | 76.5% | $ 150.64 | $ 490.37 | $ 34.76 | $ 113.16 | $ 75.32 | $ 245.18 | $ 43.04 | $ 140.10 | $ 47.57 | $ 154.85 |
| | Fam | $ 1,730.00 | 69.0% | $ 536.30 | $ 1,193.70 | $ 123.76 | $ 275.47 | $ 268.15 | $ 596.85 | $ 153.23 | $ 341.06 | $ 169.36 | $ 376.96 |
| Harvard Pilgrim | Ind | $ 829.00 | 76.5% | $ 194.82 | $ 634.19 | $ 44.96 | $ 146.35 | $ 97.41 | $ 317.09 | $ 55.66 | $ 181.20 | $ 61.52 | $ 200.27 |
| | Fam | $ 2,163.00 | 69.0% | $ 670.53 | $ 1,492.47 | $ 154.74 | $ 344.42 | $ 335.27 | $ 746.24 | $ 191.58 | $ 426.42 | $ 211.75 | $ 471.31 |
| Blue Cross Blue Shield | Ind | $ 868.00 | 74.4% | $ 222.21 | $ 645.79 | $ 51.28 | $ 149.03 | $ 111.10 | $ 322.90 | $ 63.49 | $ 184.51 | $ 70.17 | $ 203.93 |
| | Fam | $ 2,331.00 | 66.0% | $ 792.54 | $ 1,538.46 | $ 182.89 | $ 355.03 | $ 396.27 | $ 769.23 | $ 226.44 | $ 439.56 | $ 250.28 | $ 485.83 |
| Tufts | Ind | $ 877.00 | 74.6% | $ 222.76 | $ 654.24 | $ 51.41 | $ 150.98 | $ 111.38 | $ 327.12 | $ 63.65 | $ 186.93 | $ 70.34 | $ 206.60 |
| | Fam | $ 2,297.00 | 63.8% | $ 831.51 | $ 1,465.49 | $ 191.89 | $ 338.19 | $ 415.76 | $ 732.74 | $ 237.58 | $ 418.71 | $ 262.58 | $ 462.79 |
| **Benchmark** | | **Monthly FULL COST** | **Town Contribution** | **Monthly (12)** | | **Weekly (52)** | | **Semi-Monthly (24)** | | **Weekly (42)** | | **Weekly (38)** | |
| | | | | Retiree/Emp | Town | Employee | Town | Employee | Town | Employee | Town | Employee | Town |
| Fallon SelectCare | Ind | $ 817.00 | 76.5% | $ 192.00 | $ 625.01 | $ 44.31 | $ 144.23 | $ 96.00 | $ 312.50 | $ 54.86 | $ 178.57 | $ 60.63 | $ 197.37 |
| | Fam | $ 2,200.00 | 69.0% | $ 682.00 | $ 1,518.00 | $ 157.38 | $ 350.31 | $ 341.00 | $ 759.00 | $ 194.86 | $ 433.71 | $ 215.37 | $ 479.37 |
| Fallon DirectCare | Ind | $ 761.00 | 76.5% | $ 178.84 | $ 582.17 | $ 41.27 | $ 134.35 | $ 89.42 | $ 291.08 | $ 51.10 | $ 166.33 | $ 56.47 | $ 183.84 |
| | Fam | $ 2,047.00 | 69.0% | $ 634.57 | $ 1,412.43 | $ 146.44 | $ 325.95 | $ 317.29 | $ 706.22 | $ 181.31 | $ 403.55 | $ 200.39 | $ 446.03 |
| Harvard Pilgrim | Ind | $ 1,071.00 | 76.5% | $ 251.69 | $ 819.32 | $ 58.08 | $ 189.07 | $ 125.84 | $ 409.66 | $ 71.91 | $ 234.09 | $ 79.48 | $ 258.73 |
| | Fam | $ 2,790.00 | 69.0% | $ 864.90 | $ 1,925.10 | $ 199.59 | $ 444.25 | $ 432.45 | $ 962.55 | $ 247.11 | $ 550.03 | $ 273.13 | $ 607.93 |
| Blue Cross Blue Shield | Ind | $ 1,075.00 | 74.4% | $ 275.20 | $ 799.80 | $ 63.51 | $ 184.57 | $ 137.60 | $ 399.90 | $ 78.63 | $ 228.51 | $ 86.91 | $ 252.57 |
| | Fam | $ 2,883.00 | 66.0% | $ 980.22 | $ 1,902.78 | $ 226.20 | $ 439.10 | $ 490.11 | $ 951.39 | $ 280.06 | $ 543.65 | $ 309.54 | $ 600.88 |
| Tufts | Ind | $ 1,133.00 | 74.6% | $ 287.78 | $ 845.22 | $ 66.41 | $ 195.05 | $ 143.89 | $ 422.61 | $ 82.22 | $ 241.49 | $ 90.88 | $ 266.91 |
| | Fam | $ 2,966.00 | 63.8% | $ 1,073.69 | $ 1,892.31 | $ 247.78 | $ 436.69 | $ 536.85 | $ 946.15 | $ 306.77 | $ 540.66 | $ 339.06 | $ 597.57 |
| **PPO Plans** | | **FULL COST** | **Twn Contr.** | **Retiree/Emp** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** |
| Harvard Pilgrim | Ind | $ 2,658.00 | 50% | $ 1,329.00 | $ 1,329.00 | $ 306.69 | $ 306.69 | $ 664.50 | $ 664.50 | $ 379.71 | $ 379.71 | $ 419.68 | $ 419.68 |
| | Fam | $ 5,902.00 | 50% | $ 2,951.00 | $ 2,951.00 | $ 681.00 | $ 681.00 | $ 1,475.50 | $ 1,475.50 | $ 843.14 | $ 843.14 | $ 931.89 | $ 931.89 |
| **Dental** | | **FULL COST** | **Twn Contr.** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** |
| Delta Low | Ind | $ 27.89 | 0% | $ 27.89 | $ - | $ 6.44 | $ - | $ 13.95 | $ - | $ 8.81 | $ - | $ 7.97 | $ - |
| | Fam | $ 74.68 | 0% | $ 74.68 | $ - | $ 17.23 | $ - | $ 37.34 | $ - | $ 23.58 | $ - | $ 21.34 | $ - |
| Delta High | Ind | $ 49.42 | 0% | $ 49.42 | $ - | $ 11.40 | $ - | $ 24.71 | $ - | $ 15.61 | $ - | $ 14.12 | $ - |
| | Fam | $ 132.33 | 0% | $ 132.33 | $ - | $ 30.54 | $ - | $ 66.17 | $ - | $ 41.79 | $ - | $ 37.81 | $ - |
| Admin Fee | Both | $ 0.17 | 0% | $ 0.17 | $ - | $ 0.04 | $ - | $ 0.09 | $ - | $ 0.05 | $ - | $ 0.05 | $ - |
| **Vision** | | **FULL COST** | **Twn Contr.** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** |
| Individual | | $ 7.34 | 0% | $ 7.34 | $ - | $ 1.69 | $ - | $ 3.67 | $ - | $ 2.32 | $ - | $ 2.10 | $ - |
| Subscriber +Spouse | | $ 13.96 | 0% | $ 13.96 | $ - | $ 3.22 | $ - | $ 6.98 | $ - | $ 4.41 | $ - | $ 3.99 | $ - |
| Subscriber + Child(ren) | | $ 14.69 | 0% | $ 14.69 | $ - | $ 3.39 | $ - | $ 7.35 | $ - | $ 4.64 | $ - | $ 4.20 | $ - |
| Family | | $ 21.60 | 0% | $ 21.60 | $ - | $ 4.98 | $ - | $ 10.80 | $ - | $ 6.82 | $ - | $ 6.17 | $ - |
| **Basic Life Insurance** | | **FULL COST** | **Twn Contr.** | **Retiree** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** | **Employee** | **Town** |
| Boston Mutual | Emp ($5k) | $ 8.20 | 50% | $ 4.10 | $ 4.10 | $ 0.95 | $ 0.95 | $ 2.05 | $ 2.05 | $ 1.17 | $ 1.17 | $ 1.30 | $ 1.30 |
| | Ret($2k) | $ 3.28 | 50% | $ 1.64 | $ 1.64 | | | | | | | | |