



Town of Belmont
Fiscal Year 2019 Health Insurance Rates
Active Employees and Non-Medicare Retirees
Effective July 1, 2018 - June 30, 2019

Harvard Pilgrim HMO (80/20 Split)

	EMPLOYEE COST			TOWN COST		TOTAL COST	
	Employee Weekly	Employee Monthly	Employee Annual	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
Individual	\$35.83	\$155.27	\$1,863.23	\$621.08	\$7,452.91	\$776.35	\$9,316.14
Family	\$97.08	\$420.67	\$5,048.05	\$1,682.68	\$20,192.19	\$2,103.35	\$25,240.23

Harvard Pilgrim PPO (50/50 Split)

	EMPLOYEE COST			TOWN COST		TOTAL COST	
	Employee Weekly	Employee Monthly	Employee Annual	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
Individual	\$143.05	\$619.87	\$7,438.43	\$619.87	\$7,438.43	\$1,239.74	\$14,876.85
Family	\$389.09	\$1,686.05	\$20,232.58	\$1,686.05	\$20,232.58	\$3,372.10	\$40,465.16

Harvard Pilgrim HMO (75/25 Split)*

	EMPLOYEE COST			TOWN COST		TOTAL COST	
	Employee Weekly	Employee Monthly	Employee Annual	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
Individual	\$44.79	\$194.09	\$2,329.03	\$582.26	\$6,987.10	\$776.34	\$9,316.13
Family	\$121.35	\$525.84	\$6,310.06	\$1,577.51	\$18,930.18	\$2,103.35	\$25,240.23

- * Newly-hired employees in the following groups will pay twenty-five percent (25%) of the HMO Cost:
 - * Non-Union Employees hired on or after October 1, 2015
 - * AFSCME Employees hired on or after November 1, 2014
 - * Library Employees hired on or after January 1, 2015
 - * SEIU Employees hired on or after July 1, 2015
 - * Fire Employees hired on or after January 1, 2016
 - * Police Patrol Employees hired on or after July 1, 2016
 - * Police Superior Employees hired on or after July 1, 2016