

Town of Marshfield

Fiscal Year 2014 Benefit Rates (July 1, 2013 - June 30, 2014)

BLUE CROSS PLANS	Employee Contribution Rates Per Pay Period						
	Monthly Rate	52 Pay Periods	40 Pay Periods	26 Pay Periods	21 Pay Periods	20 Pay Periods	Annual Amount
Network Blue Rate Saver Ind	\$303.50	\$70.04	\$91.05	\$140.08	\$173.43	\$182.10	\$3,642.00
Network Blue Rate Saver Family	\$809.00	\$186.69	\$242.70	\$373.38	\$462.29	\$485.40	\$9,708.00
Network Blue Benchmark Ind	\$290.50	\$67.04	\$87.15	\$134.08	\$166.00	\$174.30	\$3,486.00
Network Blue Benchmark Family	\$774.50	\$178.73	\$232.35	\$357.46	\$442.57	\$464.70	\$9,294.00
Blue Care Elect PPO Rate Saver Ind.	\$441.50	\$101.88	\$132.45	\$203.77	\$252.29	\$264.90	\$5,298.00
Blue Care Elect PPO Rate Saver Family	\$1,047.00	\$241.62	\$314.10	\$483.23	\$598.29	\$628.20	\$12,564.00
Blue Care Elect PPO Benchmark Ind.	\$412.00	\$95.08	\$123.60	\$190.15	\$235.43	\$247.20	\$4,944.00
Blue Care Elect PPO Benchmark Family	\$977.00	\$225.46	\$293.10	\$450.92	\$558.29	\$586.20	\$11,724.00
Medex III (Retirees only)	\$205.00						\$2,460.00
HARVARD PILGRIM PLANS							
HPHC HMO Rate Saver Ind	\$321.00	\$74.08	\$96.30	\$148.15	\$183.43	\$192.60	\$3,852.00
HPHC HMO Rate Saver Family	\$855.00	\$197.31	\$256.50	\$394.62	\$488.57	\$513.00	\$10,260.00
HPHC Benchmark Ind	\$307.50	\$70.96	\$92.25	\$141.92	\$175.71	\$184.50	\$3,690.00
HPHC Benchmark Family	\$819.00	\$189.00	\$245.70	\$378.00	\$468.00	\$491.40	\$9,828.00
HPHC Enhanced (Retirees only)	\$219.50						\$2,634.00

DENTAL PLAN	Employee Contribution Rates Per Pay Period						
	Monthly Rate	52 Pay Periods	40 Pay Periods	26 Pay Periods	21 Pay Periods	20 Pay Periods	Annual Amount
DMS Network							
Individual	\$23.10	\$5.33	\$6.93	\$10.66	\$13.20	\$13.86	\$277.20
Individual Plus One	\$41.40	\$9.55	\$12.42	\$19.11	\$23.66	\$24.84	\$496.80
Family	\$59.60	\$13.75	\$17.88	\$27.51	\$34.06	\$35.76	\$715.20
Delta Low Option							
Individual	\$40.00	\$9.23	\$12.00	\$18.46	\$22.86	\$24.00	\$480.00
Family	\$98.00	\$22.62	\$29.40	\$45.23	\$56.00	\$58.80	\$1,176.00
Delta High Option							
Individual	\$48.00	\$11.08	\$14.40	\$22.15	\$27.43	\$28.80	\$576.00
Family	\$123.00	\$28.38	\$36.90	\$56.77	\$70.29	\$73.80	\$1,476.00

LIFE INSURANCE	Employee Contribution Rates Per Pay Period						
	Life/AD&D	52 Pay Periods	40 Pay Periods	26 Pay Periods	21 Pay Periods	20 Pay Periods	Annual Amount
Basic Life							
	\$15,000	\$1.14	\$1.49	\$2.28	\$2.83	\$2.97	\$59.40
Voluntary Group Life Plans							
Employee	\$5,000	\$0.43	\$0.56	\$0.85	\$1.06	\$1.11	\$22.20
	\$10,000	\$0.85	\$1.11	\$1.71	\$2.11	\$2.22	\$44.40
	\$15,000	\$1.28	\$1.67	\$2.56	\$3.17	\$3.33	\$66.60
	\$20,000	\$1.71	\$2.22	\$3.42	\$4.23	\$4.44	\$88.80
	\$25,000	\$2.13	\$2.78	\$4.27	\$5.29	\$5.55	\$111.00
	\$30,000	\$2.56	\$3.33	\$5.12	\$6.34	\$6.66	\$133.20
	\$35,000	\$2.99	\$3.89	\$5.98	\$7.40	\$7.77	\$155.40
	\$40,000	\$3.42	\$4.44	\$6.83	\$8.46	\$8.88	\$177.60
	\$45,000	\$3.84	\$5.00	\$7.68	\$9.51	\$9.99	\$199.80
	\$50,000	\$4.27	\$5.55	\$8.54	\$10.57	\$11.10	\$222.00

Coverage reduces to \$7,500 upon employee's retirement and then terminates at age 75.