



Town of Belmont
Fiscal Year 2017 Health Insurance Rates
Effective July 1, 2016 - June 30, 2017

Active Employees and Non-Medicare Retirees

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	\$29.62	\$128.33	\$1,539.98	\$513.33	\$6,159.94	\$641.66	\$7,699.92
Family	\$80.24	\$347.69	\$4,172.28	\$1,390.76	\$16,689.13	\$1,738.45	\$20,861.42

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	\$118.23	\$512.33	\$6,147.97	\$512.33	\$6,147.97	\$1,024.66	\$12,295.94
Family	\$321.59	\$1,393.54	\$16,722.53	\$1,393.54	\$16,722.53	\$2,787.09	\$33,445.05

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	\$37.02	\$160.42	\$1,924.98	\$481.25	\$5,774.94	\$641.66	\$7,699.92
Family	\$100.30	\$434.61	\$5,215.35	\$1,303.84	\$15,646.06	\$1,738.45	\$20,861.42

* Newly-hired employees in the following unions will pay twenty-five percent (25%) of the HMO Cost:

- * 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
- * Non-Union Employees hired on or after October 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