



*Town of Belmont Human Resources Department*

**Fiscal Year 2024  
Health Insurance Rates  
Active Employees and Non-Medicare Retirees  
Effective July 1, 2023 - June 30, 2024**

**Harvard Pilgrim HMO (80/20 Split)**

|                   | EMPLOYEE COST   |                    |                  |                 | TOWN COST    |                  | TOTAL COST         |                   |
|-------------------|-----------------|--------------------|------------------|-----------------|--------------|------------------|--------------------|-------------------|
|                   | Employee Weekly | Employee Bi-Weekly | Employee Monthly | Employee Annual | Town Monthly | Town Annual Cost | Total Monthly Cost | Total Annual Cost |
| <b>Individual</b> | \$43.55         | \$87.11            | \$188.74         | \$2,264.85      | \$754.95     | \$9,059.39       | \$943.69           | \$11,324.23       |
| <b>Family</b>     | \$118.00        | \$236.01           | \$511.35         | \$6,136.15      | \$2,045.38   | \$24,544.60      | \$2,556.73         | \$30,680.75       |

**Harvard Pilgrim PPO (50/50 Split)**

|                   | EMPLOYEE COST   |                    |                  |                 | TOWN COST    |                  | TOTAL COST         |                   |
|-------------------|-----------------|--------------------|------------------|-----------------|--------------|------------------|--------------------|-------------------|
|                   | Employee Weekly | Employee Bi-Weekly | Employee Monthly | Employee Annual | Town Monthly | Town Annual Cost | Total Monthly Cost | Total Annual Cost |
| <b>Individual</b> | \$173.88        | \$347.76           | \$753.48         | \$9,041.77      | \$753.48     | \$9,041.77       | \$1,506.96         | \$18,083.55       |
| <b>Family</b>     | \$472.96        | \$945.91           | \$2,049.48       | \$24,593.70     | \$2,049.48   | \$24,593.70      | \$4,098.95         | \$49,187.40       |

**Harvard Pilgrim HMO (75/25 Split)\***

|                   | EMPLOYEE COST   |                    |                  |                 | TOWN COST    |                  | TOTAL COST         |                   |
|-------------------|-----------------|--------------------|------------------|-----------------|--------------|------------------|--------------------|-------------------|
|                   | Employee Weekly | Employee Bi-Weekly | Employee Monthly | Employee Annual | Town Monthly | Town Annual Cost | Total Monthly Cost | Total Annual Cost |
| <b>Individual</b> | \$54.44         | \$108.89           | \$235.92         | \$2,831.06      | \$707.76     | \$8,493.17       | \$943.69           | \$11,324.23       |
| <b>Family</b>     | \$147.50        | \$295.01           | \$639.18         | \$7,670.19      | \$1,917.55   | \$23,010.57      | \$2,556.73         | \$30,680.75       |

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

**\* AFSCME Employees hired on or after November 1, 2014**

**\* Belmont Librarian's Association Employees hired on or after January 1, 2015**

**\* SEIU Employees hired on or after July 1, 2015**

**\* Non-Union Town Employees hired on or after October 1, 2015**

**\* Fire Employees hired on or after January 1, 2016**

**\* IBEW employees hired on or after January 1, 2016**

**\* Dipatch Union 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**

**\* Non-Union School Employees hired on or after January 2, 2020**