



Town of Westford

HEALTH INSURANCE RATES FOR 11/1/11 – 10/31/12

The following health (0% increase) & dental (0% increase) insurance programs are available:

	Total Monthly Premium	Town Monthly Share of Premium	Employee Monthly Share of Premium
<i>Tufts Health Plan</i>			
<u>CareLink (PPO):</u> 60%/ 40%			
One Person	\$ 717.81	\$ 430.69	\$ 287.12
Family	\$ 1,902.12	\$ 1,141.27	\$ 760.85
<u>HMO Premium:</u> 65%/ 35%			
One Person	\$ 598.15	\$ 388.80	\$ 209.35
Family	\$ 1,585.06	\$ 1,030.29	\$ 554.77
<u>HMO Network Value:</u> 65%/ 35%			
One Person	\$ 556.28	\$ 361.58	\$ 194.70
Family	\$ 1,474.11	\$ 958.17	\$ 515.94
<u>Tufts Medicare Preferred Premier</u>			
<u>Supplement Plan:</u> 60%/ 40%			
One Person	\$ 419.00	\$ 251.40	\$ 167.60
<u>Tufts Medicare Preferred HMO</u>			
<u>Custom Prime RX Plus:</u> 60%/40			
One Person (current premium)	\$ 265.50	\$ 159.30	\$ 106.20
One Person (Premium as of 1/1/2012)	\$ 247.50	\$ 148.50	\$ 99.00
<u>Assurant Dental High Option:</u> 0%/ 100%			
Employee only (single)			\$ 47.95
Employee plus 1 dependent (2-person)			\$ 96.76
Employee plus 2 or more dependents (family)			\$ 137.91
<u>Assurant Dental Low Option:</u> 0%/ 100%			
Employee only (single)			\$ 26.64
Employee plus 1 dependent (2-person)			\$ 50.49
Employee plus 2 or more dependents (family)			\$ 93.23

****The town does not contribute to any voluntary plan***