



Acton-Boxborough Regional School District

FY20 Health Care Premiums

7/1/19 - 6/30/20



10 Month Employees (School Year)

Your deductions will be taken over 20 pay periods. Please see the School Year Pay Dates and Deductions sheet for more information. The deduction rate will change for the last 3 pay periods of FY2020 to adjust for new health rates which will start in July.

12 Month Employees

Your deductions will be the first two pay periods of every month. Rate changes take effect in July. Premiums will change in June to reflect the new rate.

Retirees

Retirees pay 50% of health insurance cost for all plans.

	Total Plan Cost FY20	Employee Contribution	Total Plan Cost Employee	TTL Monthly Cost Employer	TTL Monthly Cost Employee	10 Month Employees Per Pay Period	12 Month Employees Per Pay Period	Retirees Under 65 Monthly
Blue Care Elect PPO								
Individual	\$16,389.12	50%	\$ 8,194.56	\$ 682.88	\$ 682.88	\$401.69	\$341.44	\$682.88
Family	\$39,250.08	50%	\$ 19,625.04	\$ 1,635.42	\$ 1,635.42	\$962.01	\$817.71	\$1,635.42

HMO - High Deductible Plan with Health Savings Account 1500/3000

Individual	\$7,728.96	25%	\$ 1,932.24	\$ 483.06	\$ 161.02	\$94.72	\$80.51	N/A
Family	\$18,670.56	25%	\$ 4,667.64	\$ 1,166.91	\$ 388.97	\$228.81	\$194.49	N/A

HMO - BCBS Blue Network & Harvard Pilgrim Health Care 250/750

Individual	\$9,428.40	25%	\$ 2,357.10	\$ 589.28	\$ 196.43	\$115.54	\$98.21	\$392.85
Family	\$22,770.17	25%	\$ 5,692.54	\$ 1,423.14	\$ 474.38	\$279.05	\$237.19	\$948.76

Altus Dental Plans

High Plan

Individual	\$726.00	100%			\$ 60.50	\$35.59	\$30.25	N/A
Family	\$1,852.32	100%			\$ 154.36	\$90.80	\$77.18	N/A

Low Plan

Individual	\$576.24	100%			\$ 48.02	\$28.25	\$24.01	N/A
Family	\$1,411.80	100%			\$ 117.65	\$69.21	\$58.83	N/A

Age 65 & Over Retirees: Plan Year 1/1/2019 - 12/31/2019

	Total Plan Cost	Retiree Contr				Monthly Rate
Medex II/Blue Medicare RX	\$3,790	50%				\$157.91
Tufts Medicare Preferred	\$3,696	50%				\$154.00