



TOWN of NORTH READING
Massachusetts

Human Resources

Alyson Olsen
Administrator

To: All North Reading Employees/Retirees
From: Alyson Olsen, Human Resource Administrator
Date: June 2015
Re: Group Benefit Plans – August 1, 2015 – Open Enrollment Announcement

As you are aware, the Town of North Reading provides and contributes to the Health Insurance program for eligible employees and retirees. The following rates for the Medical and Dental insurance benefits will be effective August 1, 2015.

This is **OPEN ENROLLMENT**, if you need to sign up or add subscribers to the Health and/or Dental plan please do so prior to July 1, 2015.

		EMPLOYEE/			TOTAL WEEKLY COST	TOWN'S WEEKLY COST	Employee WEEKLY COST	COBRA COST	EE DAILY RATE
		TOTAL MONTHLY COST	TOWN'S MONTHLY COST	RETIREE MONTHLY COST					
<i>Active, Early Retiree and Retirees not Medicare A & B eligible</i>									
<i>HPHC HMO</i>	IND.	\$ 709.32	\$ 496.52	\$ 212.80	\$ 163.69	\$ 114.58	\$ 49.11	\$ 723.51	\$ 7.00
	FAM.	\$1,906.99	\$ 1,334.89	\$ 572.10	\$ 440.07	\$ 308.05	\$ 132.02	\$ 1,945.13	\$ 18.81
<i>HPHC PPO (indemnity)</i>	IND.	\$ 866.93	\$ 433.47	\$ 433.47	\$ 200.06	\$ 100.03	\$ 100.03	\$ 884.27	\$ 14.25
	FAM.	\$2,330.80	\$ 1,165.40	\$ 1,165.40	\$ 537.88	\$ 268.94	\$ 268.94	\$ 2,377.42	\$ 38.31
HPHC Enhanced Supplemental (65+ Medicare A and B)	IND.	\$ 512.45	\$ 256.23	\$ 256.23					\$ 8.36
TUFTS HMO Supplemental (65+ Medicare A and B)	IND.	\$ 283.50	\$ 141.75	\$ 141.75	<i>January Renewal</i>				
DENTAL	IND.	\$ 45.55		\$ 45.55			\$ 10.51	\$ 46.46	\$ 1.50
	FAM.	\$ 95.30		\$ 95.30			\$ 21.99	\$ 97.21	\$ 3.13

Rates Effective 8/1/2015-7/1/2016

Please keep the HR Department informed of any
Address and/or Beneficiary changes.