



TOWN of NORTH READING

Massachusetts

Human Resources

Alyson Olsen
Benefits Coordinator

To: All North Reading Employees/Non Medicare Retirees
From: Alyson Olsen, Benefits Coordinator
Date: May 2023
Re: Group Benefit Plans – July 1, 2023 – June 30, 2024

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 July 1, 2023.

Open Enrollment begins today, you can start making changes to your Health/Dental Insurance through EASE.

Rates Effective 7/1/23								
FY 2024 Benefits		TOTAL	TOWN'S	EMPLOYEE/	TOTAL	TOWN'S	Employee	COBRA
		MONTHLY	MONTHLY	MONTHLY	Wkly	Wkly	Wkly	
		COST	COST	COST	COST	COST	COST	COST
Active, Early Retiree and			70%	30%		70%	30%	
Retirees not Medicare A & B eligible								
BC/BS HMO	IND.	\$ 1,125.20	\$ 787.64	\$ 337.56	\$ 259.66	\$ 181.76	\$ 77.90	\$ 1,147.70
	FAM.	\$ 2,921.07	\$ 2,044.75	\$ 876.32	\$ 674.09	\$ 471.87	\$ 202.23	\$ 2,979.49
					\$ -			
			50%	50%	50%	50%	50%	
BC/BS PPO	IND.	\$ 1,401.23	\$ 700.62	\$ 700.62	\$ 323.36	\$ 161.68	\$ 161.68	\$ 1,429.25
	FAM.	\$ 3,764.47	\$ 1,882.24	\$ 1,882.24	\$ 868.72	\$ 434.36	\$ 434.36	\$ 3,839.76
DENTAL	IND.	\$ 47.28					\$ 10.91	\$ 48.23
100% Ee/Retiree pd	FAM.	\$ 98.92					\$ 22.83	\$ 100.90
Rates Effective 7/1/23								
HMO Increase from 07/01/2022 = 9%			PPO Increase from 07/01/2022 = 9%			Dental from 07/01/2022 = (-7%)		

Rates Effective 7/1/23

Please keep the HR Department informed of any Address and/or Beneficiary changes.
You can also update your address in EASE.