



# 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 2020  
**Re:** Group Benefit Plans – July 1, 2020 – June 30, 2021

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, 2020.

FY 2021 Benefits		TOTAL MONTHLY	TOWN'S MONTHLY	EMPLOYEE/ RETIREE MONTHLY	TOTAL WEEKLY	TOWN'S WEEKLY	Employee WEEKLY	COBRA
		COST	COST 70%	COST 30%	COST	COST 70%	COST 30%	COST
<b>Active, Early Retiree and Retirees not Medicare A &amp; B eligible</b>								
<b>BC/BS HMO</b>	IND.	\$ 910.21	\$ 637.15	\$ 273.06	\$ 210.05	\$ 147.03	\$ 63.02	\$ 928.41
	FAM.	\$ 2,362.96	\$ 1,654.07	\$ 708.89	\$ 545.30	\$ 381.71	\$ 163.59	\$ 2,410.22
			50%	50%		50%	50%	
<b>BC/BS PPO</b>	IND.	\$ 1,133.50	\$ 566.750	\$ 566.750	\$ 261.577	\$ 130.790	\$ 130.790	\$ 1,156.17
	FAM.	\$ 3,045.20	\$ 1,522.60	\$ 1,522.60	\$ 702.74	\$ 351.37	\$ 351.37	\$ 3,106.10
<b>BlueCross/Blue Shield Medex 50/50 Supplemental (65+ Medicare A and B)</b>				\$ 194.57 1/1/2020	January Renewal			
<b>TUFTS HMO 50/50 Supplemental (65+ Medicare A and B)</b>				\$ 174.75 1/1/2020	January Renewal			
							100%	
<b>DENTAL</b>	IND.	\$ 52.14					\$ 12.03	\$ 53.18
<b>100% Ee/Retiree pd</b>	FAM.	\$ 109.10					\$ 25.18	\$ 111.28
<b>Rates Effective 7/1/20</b>								
HMO Increase from 07/01/2019 = 7%			PPO Increase from 07/01/2019 = 7%		Dental increase from 07/01/2019 = 0%			

*Rates Effective 7/1/20*