

**Town of Ipswich- Insurance Period July 1, 2011 until June 30, 2012**

**Health Insurance Options**

**HMO Options**  
**Tiered Network**  
**HMO PRODUCT**

|            | <u>Monthly cost</u> | <u>Employee's Monthly Share</u> | <u>Employee's Annual Share</u> |
|------------|---------------------|---------------------------------|--------------------------------|
|            | <b>100%</b>         | <b>35%</b>                      | <b>35%</b>                     |
| FAMILY     | \$ 1,553.81         | \$ 543.83                       | \$ 6,525.96                    |
| INDIVIDUAL | \$ 582.44           | \$ 203.85                       | \$ 2,446.20                    |

*Employee's cost per pay period*  
**FAMILY**  
**INDIVIDUAL**

|            | <u>Teachers/Admin 26 Pays</u> | <i>or</i> | <u>Teachers 22 Pays</u> | <u>Biweekly-hourly 17 Pays</u> | <u>Weekly-full year 52 pays</u> | <u>Weekly-School year 38 Pays</u> |
|------------|-------------------------------|-----------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|
| FAMILY     | \$ 251.00                     |           | \$ 296.63               | \$ 383.88                      | \$ 125.50                       | \$ 171.74                         |
| INDIVIDUAL | \$ 94.08                      |           | \$ 111.19               | \$ 143.89                      | \$ 47.04                        | \$ 64.37                          |

**PPO Options**  
**Tiered Network**  
**PPO PRODUCT**

|            | <u>Monthly cost</u> | <u>Employee's Monthly Share</u> | <u>Employee's Annual Share</u> |
|------------|---------------------|---------------------------------|--------------------------------|
|            | <b>100%</b>         | <b>35%</b>                      | <b>35%</b>                     |
| FAMILY     | \$ 1,991.32         | \$ 696.96                       | \$ 8,363.52                    |
| INDIVIDUAL | \$ 776.37           | \$ 271.73                       | \$ 3,594.12                    |

*Employee's cost per pay period*  
**FAMILY**  
**INDIVIDUAL**

|            | <u>Teachers/Admin 26 Pays</u> | <i>or</i> | <u>Teachers 22 Pays</u> | <u>Biweekly-hourly 17 Pays</u> | <u>Weekly-full year 52 pays</u> | <u>Weekly-School year 38 Pays</u> |
|------------|-------------------------------|-----------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|
| FAMILY     | \$ 321.67                     |           | \$ 380.16               | \$ 491.97                      | \$ 160.84                       | \$ 220.09                         |
| INDIVIDUAL | \$ 138.24                     |           | \$ 163.37               | \$ 211.42                      | \$ 69.12                        | \$ 94.58                          |

**Dental Insurance Options**

**DMS Dental Plan**

Must use preferred providers

|              | <u>Employee's Monthly Share</u> | <u>Employee's Annual Share</u> |
|--------------|---------------------------------|--------------------------------|
| FAMILY       | \$ 65.56                        | \$ 786.72                      |
| EMPLOYEE + 1 | \$ 45.54                        | \$ 546.48                      |
| INDIVIDUAL   | \$ 23.10                        | \$ 277.20                      |

*Employee's cost per pay period*  
**FAMILY**  
**EMPLOYEE + 1**  
**INDIVIDUAL**

|              | <u>Teachers/Admin 26 Pays</u> | <i>or</i> | <u>Teachers 22 Pays</u> | <u>Biweekly-hourly 17 Pays</u> | <u>Weekly-full year 52 pays</u> | <u>Weekly-School year 38 Pays</u> |
|--------------|-------------------------------|-----------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|
| FAMILY       | \$ 30.26                      |           | \$ 35.76                | \$ 46.28                       | \$ 15.13                        | \$ 20.70                          |
| EMPLOYEE + 1 | \$ 21.02                      |           | \$ 24.84                | \$ 32.15                       | \$ 10.51                        | \$ 14.38                          |
| INDIVIDUAL   | \$ 10.66                      |           | \$ 12.60                | \$ 16.31                       | \$ 5.33                         | \$ 7.29                           |

**Altus Low Plan**

\$750 coverage per person per calendar year

|            | <u>Employee's Monthly Share</u> | <u>Employee's Annual Share</u> |
|------------|---------------------------------|--------------------------------|
| FAMILY     | \$ 96.87                        | \$ 1,162.44                    |
| INDIVIDUAL | \$ 46.32                        | \$ 555.84                      |

*Employee's cost per pay period*  
**FAMILY**  
**INDIVIDUAL**

|            | <u>Teachers/Admin 26 Pays</u> | <i>or</i> | <u>Teachers 22 Pays</u> | <u>Biweekly-hourly 17 Pays</u> | <u>Weekly-full year 52 pays</u> | <u>Weekly-School year 38 Pays</u> |
|------------|-------------------------------|-----------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|
| FAMILY     | \$ 44.71                      |           | \$ 52.84                | \$ 68.38                       | \$ 22.35                        | \$ 30.59                          |
| INDIVIDUAL | \$ 21.38                      |           | \$ 25.27                | \$ 32.70                       | \$ 10.69                        | \$ 14.63                          |

**Altus High Plan**

\$1000 coverage per person per calendar year

|            | <u>Employee's Monthly Share</u> | <u>Employee's Annual Share</u> |
|------------|---------------------------------|--------------------------------|
| FAMILY     | \$ 125.74                       | \$ 1,508.88                    |
| INDIVIDUAL | \$ 55.73                        | \$ 668.76                      |

*Employee's cost per pay period*  
**FAMILY**  
**INDIVIDUAL**

|            | <u>Teachers/Admin 26 Pays</u> | <i>or</i> | <u>Teachers 22 Pays</u> | <u>Biweekly-hourly 17 Pays</u> | <u>Weekly-full year 52 pays</u> | <u>Weekly-School year 38 Pays</u> |
|------------|-------------------------------|-----------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|
| FAMILY     | \$ 58.03                      |           | \$ 68.59                | \$ 88.76                       | \$ 29.02                        | \$ 39.71                          |
| INDIVIDUAL | \$ 25.72                      |           | \$ 30.40                | \$ 39.34                       | \$ 12.86                        | \$ 17.60                          |