

SCHOOLCARE / HARVARD PILGRIM

REVISED 07.01.2025 - FLEXIBLE BENEFIT RATES									
<i>(Effective January 1, 2025)</i>									
TOWN NON-UNION & AFSCME EMPLOYEES (Available to Retirees under 65 within New England Area)									
SC/HPHC - HMO OA SUPER \$1K/\$2K/\$3K			7/1-12/30 Town absorbing the difference	7/1-12/30 Remains the same as first 6 mos				Town Absorbing	
FSA Eligible	MONTHLY RATE	DEDUCTIBLE	TOWN'S SHARE	EE'S SHARE	TOWN BI/WKLY	EE BI/WKLY	nhit rate	difference cost	
Single	\$ 1,317.50	\$ 1,000.00	\$ 1,144.17	\$ 173.33	\$ 572.09	\$ 86.67	\$ (1,155.53)	\$ 161.97	
2-Person	\$ 2,635.00	\$ 2,000.00	\$ 2,288.34	\$ 346.66	\$ 1,144.17	\$ 173.33	\$ (2,311.04)	\$ 323.96	
Family	\$ 3,557.50	\$ 3,000.00	\$ 3,089.51	\$ 467.99	\$ 1,544.76	\$ 234.00	\$ (3,119.91)	\$ 437.59	
TOWN NON-UNION & AFSCME EMPLOYEES (Available to Retirees under 65 within New England Area)									
SC/HPHC- HMO OA LP \$25/\$50; \$3K/\$6K/\$9K			100%	0%					Single example below: For SOS Deductible -ACT as if put AB15/40 to personal savings
FSA Eligible	MONTHLY RATE	DEDUCTIBLE	TOWN'S SHARE	EE'S SHARE	TOWN BI/WKLY	EE BI/WKLY	nhit rate	difference cost	
Single	\$ 896.00	\$ 3,000.00	\$ 896.00	\$ -	\$ 448.00	\$ -	\$ (785.95)	\$ 110.05	1 yr 2,253.29 2 yrs 4,506.58
2-Person	\$ 1,792.00	\$ 6,000.00	\$ 1,792.00	\$ -	\$ 896.00	\$ -	\$ (1,571.91)	\$ 220.09	4,506.58 9,013.16
Family	\$ 2,419.00	\$ 9,000.00	\$ 2,419.00	\$ -	\$ 1,209.50	\$ -	\$ (2,122.08)	\$ 296.92	6,083.87 12,167.74
TOWN NON-UNION & AFSCME EMPLOYEES - HDHP W/HSA - Active Full-time Employees									
SC/HPHC - HMO OA HSA \$3,500/\$7,000			100%	0%					2025 SCHEDULE for ACTIVE Employees ONLY (n/a to retirees)
HSA Eligible	MONTHLY RATE	DEDUCTIBLE	TOWN'S SHARE	EE'S SHARE	TOWN BI/WKLY	EE BI/WKLY	nhit rate	difference cost	
Single	\$ 973.50	\$ 3,500.00	\$ 973.50	\$ -	\$ 486.75	\$ -	\$ (854.10)	\$ 119.40	Yr1 = Town pays 100% of premium + 100% of deductible
2-Person	\$ 1,947.00	\$ 7,000.00	\$ 1,947.00	\$ -	\$ 973.50	\$ -	\$ (1,708.19)	\$ 238.81	Yr2 = Town pays 100% of premium + 75% of deductible
Family	\$ 2,628.50	\$ 7,000.00	\$ 2,628.50	\$ -	\$ 1,314.25	\$ -	\$ (2,306.06)	\$ 322.44	Yr3 = Town pays 100% of premium + 50% of deductible
									Yr4 = Town pays 100% of premium + 50% of deductible
2025 HEALTH INSURANCE OPT OUT									
Town Opt Out 2025									
			NO CHANGE	\$ 11,786.41		Single, 2-Per, Fam			
			Town's Annual Cor	\$ 4,714.56	Opt Out 2025	\$ 4,714.56			
			div by 24 pays	\$ 196.44	Div by 24 pays	\$ 196.44			

Rates subject to rounding.

SCHOOLCARE / HARVARD PILGRIM**AFSCME Opt Out 2025**

Cash back amount per year equal to forty (40%) percent of the Town's Annual Contribution to lowest HMO Single, 2 Person or Family level.

					Single	2 Person	Family		
Opt Out 2025					\$ 3,500.00	\$ 7,000.00	\$ 10,000.00		
Div by 24 pays					\$ 145.83	\$ 291.67	\$ 416.67		

RETIREE INFORMATION**SCHOOLCARE/HPHC OA SUPER OR LP PLAN - RETIREE UNDER 65 - RESIDING WITHIN NEW ENGLAND****(Retirees under 65, WITHIN New England)**

See HPHP OA SUPER OR HPHP OA LP PLAN INFORMATION (ABOVE)

SCHOOLCARE/HPHC POS PLAN - RETIREE UNDER 65 - RESIDING OUTSIDE OF NEW ENGLAND**(Retirees under 65, OUTSIDE OF New England area)****SC/HPHC - POS PLAN / \$1,500**

				0%	100%				
	MONTHLY RATE	DEDUCTIBLE	TOWN'S SHARE	EE'S SHARE	TOWN BI/WKLY	EE BI/WKLY	<i>nhit rate</i>	<i>difference (cost)</i>	
Single	\$ 1,289.50	\$ 1,500.00		\$ 1,289.50	\$ -	\$ -	\$ (1,131.15)	\$ 158.35	
2-Person	\$ 2,579.00	\$ 4,500.00		\$ 2,579.00	\$ -	\$ -	\$ (2,262.31)	\$ 316.69	
Family	\$ 3,481.50	\$ 4,500.00		\$ 3,481.50	\$ -	\$ -	\$ (3,054.13)	\$ 427.37	

SCHOOLCARE - RETIREE 65 AND OVER - Effective 7/1/25*nhit rate*
*difference (savings)***(Retiree over 65)**

United Healthcare	ENHANCED ADVANTAGE PLAN				\$ 398.00	\$ (610.31)	\$ (212.31)	PER PERSON
United American Inc Co	TRADITIONAL PLAN G - MEDICAL ONLY (NO PRESCRIPTION)				\$ 192.00	\$ (371.62)	\$ (179.62)	PER PERSON

NHRS Subsidy rates (set by NHRS)
per person

If NHRS Medicare over 65
If NHRS Non-Medicare Eligible under 65

					Single	\$ 236.84	\$ 375.56		
					2-Person	\$ 473.68	\$ 751.12		

<https://www.nhrs.org/retirees/plan-details/medical-subsidy>