



Town of Belmont Fiscal Year 2025 Health Insurance Rates
Active Employees and Non-Medicare Retirees
Effective July 1, 2024 - June 30, 2025

Harvard Pilgrim HMO (80/20 Split)

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Employee Pay-Period	Employee Monthly Rate	Employee Annual Cost	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
<i>Individual (52-Week)</i>	\$45.30	\$196.29	\$2,355.44	\$785.15	\$9,421.76	\$981.43	\$11,777.20
<i>Individual (44-Week)</i>	\$53.53	\$196.29	\$2,355.44	\$785.15	\$9,421.76	\$981.43	\$11,777.20
<i>Individual (42-Week)</i>	\$56.08	\$196.29	\$2,355.44	\$785.15	\$9,421.76	\$981.43	\$11,777.20
<i>Individual (26-Week)</i>	\$90.59	\$196.29	\$2,355.44	\$785.15	\$9,421.76	\$981.43	\$11,777.20
<i>Individual (21-Week)</i>	\$112.16	\$196.29	\$2,355.44	\$785.15	\$9,421.76	\$981.43	\$11,777.20
<i>Family (52-Week)</i>	\$122.72	\$531.80	\$6,381.60	\$2,127.20	\$25,526.39	\$2,659.00	\$31,907.98
<i>Family (44-Week)</i>	\$145.04	\$531.80	\$6,381.60	\$2,127.20	\$25,526.39	\$2,659.00	\$31,907.98
<i>Family (42-Week)</i>	\$151.94	\$531.80	\$6,381.60	\$2,127.20	\$25,526.39	\$2,659.00	\$31,907.98
<i>Family (26-Week)</i>	\$245.45	\$531.80	\$6,381.60	\$2,127.20	\$25,526.39	\$2,659.00	\$31,907.98
<i>Family (21-Week)</i>	\$303.89	\$531.80	\$6,381.60	\$2,127.20	\$25,526.39	\$2,659.00	\$31,907.98

Harvard Pilgrim HMO (75/25 Split)*

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Employee Pay-Period	Employee Monthly Rate	Employee Annual Cost	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
<i>Individual (52-Week)</i>	\$56.62	\$245.36	\$2,944.30	\$736.08	\$8,832.90	\$981.43	\$11,777.20
<i>Family (52-Week)</i>	\$153.40	\$664.75	\$7,977.00	\$1,994.25	\$23,930.99	\$2,659.00	\$31,907.98

* The 75/25 Cost sharing HMO applies to: Newly-hired employees in the following groups will pay twenty-five percent (25%) of the HMO Cost; AFSCME Employees hired on or after November 1, 2014; Belmont Librarian's Association Employees hired on or after January 1, 2015; SEIU Employees hired on or after July 1, 2015; Non-Union Town Employees hired on or after October 1, 2015; Fire Employees hired on or after January 1, 2016; IBEW employees hired on or after January 1, 2016; Dipatch Union Employees hired on or after January 1, 2016; Police Patrol Employees hired on or after July 1, 2016; Police Superior Employees hired on or after July 1, 2016; Non-Union School Employees hired on or after January 2, 2020

Harvard Pilgrim PPO (50/50 Split)

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Employee Pay-Period	Employee Monthly Rate	Employee Annual Cost	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
<i>Individual (52-Week)</i>	\$180.84	\$783.62	\$9,403.44	\$783.62	\$9,403.44	\$1,567.24	\$18,806.89
<i>Individual (26-Week)</i>	\$361.67	\$783.62	\$9,403.44	\$783.62	\$9,403.44	\$1,567.24	\$18,806.89
<i>Individual (21-Week)</i>	\$447.78	\$783.62	\$9,403.44	\$783.62	\$9,403.44	\$1,567.24	\$18,806.89
<i>Family (52-Week)</i>	\$491.87	\$2,131.45	\$25,577.45	\$2,131.45	\$25,577.45	\$4,262.91	\$51,154.90
<i>Family (26-Week)</i>	\$983.75	\$2,131.45	\$25,577.45	\$2,131.45	\$25,577.45	\$4,262.91	\$51,154.90
<i>Family (21-Week)</i>	\$1,217.97	\$2,131.45	\$25,577.45	\$2,131.45	\$25,577.45	\$4,262.91	\$51,154.90