

Tyngsborough Benefits Rate Sheet
7/1/2023 - 6/30/2024

Health Insurance - Active Employees

		FY24 MONTHLY TOTAL COST Town + Employee	FY24 Monthly Town Pays 70% of Premium	FY24 Monthly Employee Pays 30% of Premium	FY24 Bi-weekly Deduction*
HMO Plans					
HMO Blue NE	Individual	\$878.09	\$614.66	\$263.43	\$131.71
HMO Blue NE	Family	\$2,384.14	\$1,668.90	\$715.24	\$357.62
HMO Blue Select	Individual	\$816.62	\$571.63	\$244.99	\$122.49
HMO Blue Select	Family	\$2,217.25	\$1,552.08	\$665.18	\$332.59
PPO Plans					
PPO Blue Care Elect	Individual	\$1,097.63	\$548.82	\$548.82	\$274.41
PPO Blue Care Elect	Family	\$2,980.18	\$1,490.09	\$1,490.09	\$745.05

* Deducted for 24 of the 26 pay periods

Dental Insurance - Active Employees (Town Only)

		FY24 MONTHLY TOTAL COST Employee Only	FY24 Bi-weekly* Employee Pays 100% of Premium	
Dental Blue Freedom	Individual	\$46.92	\$23.46	*School staff uses Altus*
Dental Blue Freedom	Family	\$128.31	\$64.16	

* Deducted for 24 of the 26 pay periods

Vision Insurance - Active Employees

		FY24 MONTHLY TOTAL COST Employee Only	FY24 Bi-weekly* Employee Pays 100% of Premium	
Blue 20/20	EE	\$4.91	\$2.46	
Blue 20/20	EE + Spouse	\$8.35	\$4.18	
Blue 20/20	EE+ Children	\$8.60	\$4.30	
Blue 20/20	Family	\$13.52	\$6.76	

* Deducted for 24 of the 26 pay periods

Town Sponsored Life Insurance

		FY24 MONTHLY TOTAL COST Town + Employee	FY24 Monthly* Town Pays 50% of Premium	FY24 Monthly* Employee Pays 50% of Premium	
Equitable Life	Active	\$1.06	\$0.53	\$0.53	

* Deducted 1st Payroll Monthly

Health Insurance - Retirees

		FY24 MONTHLY TOTAL COST Town + Employee	FY24 Monthly Town Pays 50% of Premium	FY24 Monthly* Employee Pays 50% of Premium	
HMO Plans					
HMO Blue NE	Individual	\$878.09	\$439.05	\$439.05	
HMO Blue NE	Family	\$2,384.14	\$1,192.07	\$1,192.07	
HMO Blue Select	Individual	\$816.62	\$408.31	\$408.31	
HMO Blue Select	Family	\$2,217.25	\$1,108.63	\$1,108.63	
PPO Plans					
PPO Blue Care Elect	Individual	\$1,097.63	\$548.82	\$548.82	
PPO Blue Care Elect	Family	\$2,980.18	\$1,490.09	\$1,490.09	
Medex Plans - Supplemental Plans to Medicare - Includes Blue Medicare RX - Rates good through 12/31/2023					
Medex 2	Individual	\$362.54	\$181.27	\$181.27	
Managed Blue	Individual	\$342.00	\$171.00	\$171.00	

*Premiums deducted monthly from MCRS or MTRS Pension Groups