

## Monthly Insurance Rates Effective July 1, 2016 - June 30, 2017

|   |                   |                | Town Pays      |                    | Subscriber Pays      |                      | Employee Cost per pay period |                      |               |
|---|-------------------|----------------|----------------|--------------------|----------------------|----------------------|------------------------------|----------------------|---------------|
| Plan  | Type              | Full Rate      | % Paid by Town | Monthly            | % Paid by Subscriber | Monthly              | Town 48 wks                  | School 26 wks        | School 21 wks |
| <b>80/20% contribution for Employees hired prior to 1/1/03</b>  |                   |                |                |                    |                      |                      |                              |                      |               |
| Blue NE Value Plus  | Individual        | \$ 711.38      | 80%            | 569.11             | 20%                  | \$142.28             | \$35.57                      | \$71.14              | \$81.31       |
|   | Family            | \$ 1,868.19    | 80%            | 1494.56            | 20%                  | \$373.64             | \$93.41                      | \$186.82             | \$213.51      |
| <b>70/30% contribution for Employees hired after 1/1/03</b>   |                   |                |                |                    |                      |                      |                              |                      |               |
| Blue NE Value Plus  | Individual        | \$ 711.38      | 70%            | \$ 497.97          | 30%                  | \$213.42             | \$53.36                      | \$106.71             | \$121.96      |
|   | Family            | \$ 1,868.19    | 70%            | \$1,307.74         | 30%                  | \$560.46             | \$140.12                     | \$280.23             | \$320.27      |
| <b>60/40% contribution for all Clerical, DPW, Fire, Library, Town &amp; School Non Union employees hire after 11/1/14; Police hired after 5/18/15</b> |                   |                |                |                    |                      |                      |                              |                      |               |
| Blue NE Value Plus  | Individual        | \$ 711.38      | 60%            | \$ 426.83          | 40%                  | \$284.56             | \$71.14                      | \$142.28             | \$162.61      |
|   | Family            | \$ 1,868.19    | 60%            | \$1,120.92         | 40%                  | \$747.28             | \$186.82                     | \$373.64             | \$427.02      |
| <b>PPO plan, Delta Dental and Basic Life Insurance 50/50% for all employees</b>   |                   |                |                |                    |                      |                      |                              |                      |               |
| Blue Care Elect Preferred PPO   | Individual        | \$ 882.11      | 50%            | \$ 441.06          | 50%                  | \$441.06             | \$110.26                     | \$220.53             | \$252.04      |
|   | Family            | \$ 2,316.54    | 50%            | \$1,158.27         | 50%                  | \$1,158.27           | \$289.57                     | \$579.14             | \$661.87      |
| Delta Dental  | Individual        | \$ 54.66       | 50%            | \$ 27.33           | 50%                  | \$27.33              | \$6.84                       | \$13.67              | \$15.62       |
|   | Family            | \$ 148.14      | 50%            | \$ 74.07           | 50%                  | \$74.07              | \$18.52                      | \$37.04              | \$42.33       |
| Basic Life  | Individual        | \$ 7.50        | 50%            | \$ 3.75            | 50%                  | \$3.75               | \$0.94                       | \$1.88               | \$2.15        |
| <b>Vision - Blue 20/20 - 100% employee contribution</b>   |                   |                |                |                    |                      |                      |                              |                      |               |
|   |                   | <b>Monthly</b> |                | <b>Town 48 wks</b> |                      | <b>School 26 wks</b> |                              | <b>School 21 wks</b> |               |
|   | Individual        | \$7.70         |                | \$1.93             |                      | \$3.85               |                              | \$4.40               |               |
|   | Employee plus One | \$14.84        |                | \$3.71             |                      | \$7.42               |                              | \$8.48               |               |
|   | Family            | \$22.98        |                | \$5.75             |                      | \$11.49              |                              | \$13.14              |               |