

Total Health Insurance Costs FY20		
Town	Plans	Costs
Town Active Employees	259	\$3,493,118
Town Non-Medicare Eligible Retirees	51	\$608,938
Town Retirees	255	\$747,559
Town New Plans	1	\$18,290
Town Reserve Plans	6	\$98,236
	572	\$4,966,141
School	Plans	Costs
Schools Active Employees	511	\$6,479,993
Schools Non-Medicare Eligible Retirees	56	\$544,043
Schools Retirees	425	\$1,247,098
Schools New Plans	16	\$200,612
Schools Reserve Plans	6	\$98,236
	1014	\$8,569,982
TOTAL GF	Plans	Costs
Active Employees	770	\$9,973,111
Non-Medicare Eligible Retirees	107	\$1,152,981
Retirees	680	\$1,994,657
New Plans	17	\$218,902
Reserve Plans	12	\$196,472
	1586	\$13,536,123
Enterprise Funds	Plans	Costs
Water & Sewer Active Employees	20	\$259,962
Golf Active Employees	2	\$36,580
Water & Sewer Non-Medicare Eligible Retirees	5	\$46,283
Water & Sewer Retirees	12	\$34,523
Golf Non-Medicare Eligible Retirees	1	\$7,699
Golf Retirees	0	\$0
	40	\$385,047

Total Health Insurance Costs FY19		
Town	Plans	Costs
Town Active Employees	262	3,332,072
Town Non-Medicare Eligible Retirees	59	646,862
Town Retirees	247	719,324
Town New Plans	3	39,969
Town Reserve Plans	3	18,765
	574	\$ 4,756,992
School	Plans	Costs
Schools Active Employees	515	6,041,612
Schools Non-Medicare Eligible Retirees	71	655,891
Schools Retirees	398	1,163,943
Schools New Plans	16	184,896
Schools Reserve Plans	4	25,020
	1004	\$ 8,071,361
TOTAL GF	Plans	Costs
Active Employees	777	9,373,684
Non-Medicare Eligible Retirees	130	1,302,753
Retirees	645	1,883,266
New Plans	19	224,865
Reserve Plans	7	43,785
	1,578	12,828,353
Enterprise Funds	Plans	Costs
Water & Sewer Active Employees	22	282,915
Golf Active Employees	2	33,714
Water & Sewer Non-Medicare Eligible Retirees	8	82,505
Water & Sewer Retirees	9	26,040
Golf Non-Medicare Eligible Retirees	1	7,031
Golf Retirees	-	-
	42	432,204

FY19 - FY20 Health Insurance Changes		
Town	Plans	Costs
Town Active Employees	-3	161,046
Town Non-Medicare Eligible Retirees	-8	(37,925)
Town Retirees	8	28,236
Town New Plans	-2	(21,679)
Town Reserve Plans	3	79,471
	-2	209,148
School	Plans	Costs
Town Active Employees	-4	438,381
Town Non-Medicare Eligible Retirees	-15	(111,848)
Town Retirees	27	83,155
Town New Plans	0	15,716
Town Reserve Plans	2	73,216
	10	498,621
TOTAL GF	Plans	Costs
Town Active Employees	-7	599,427
Town Non-Medicare Eligible Retirees	-23	(149,772)
Town Retirees	35	111,391
Town New Plans	-2	(5,963)
Town Reserve Plans	5	152,687
	8	707,769
Enterprise Funds	Plans	Costs
Water & Sewer Active Employees	-2	(22,953)
Golf Active Employees	0	2,866
Water & Sewer Non-Medicare Eligible Retirees	-3	(36,222)
Water & Sewer Retirees	3	8,483
Golf Non-Medicare Eligible Retirees	0	668
Golf Retirees	0	-
	-2	(47,158)



Town of Natick

Town Active Employee Plans - Projections for FY 2020

Benchmark

Town %	Employee %	Plan	Monthly Rate - FY 2020	Employee Annual Rate - FY 2020	Town Annual Rate - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%	38%	Network Blue Benchmark - Individual	\$1,029.00	\$4,692.24	\$7,655.76	2	\$15,311.52
62%	38%	Network Blue Benchmark - Family	\$2,759.40	\$12,582.86	\$20,529.94	0	\$0.00
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00	0	\$0.00
62%	38%	HP Benchmark-Individual	\$969.08	\$4,418.98	\$7,209.92	3	\$21,629.75
62%	38%	HP Benchmark - Family	\$2,523.98	\$11,509.33	\$18,778.37	5	\$93,891.87
62%	38%	Tufts Navigator Benchmark - Individual	\$1,034.78	\$4,718.57	\$7,698.73	3	\$23,096.18
62%	38%	Tufts Navigator Benchmark - Family	\$2,709.03	\$12,353.18	\$20,155.18	3	\$60,465.55
75%	25%	Fallon Direct Benchmark - Individual	\$702.00	\$2,105.99	\$6,317.96	4	\$25,271.82
75%	25%	Fallon Direct Benchmark - Family	\$1,890.07	\$5,670.21	\$17,010.63	0	\$0.00
75%	25%	Fallon Select Benchmark - Individual	\$754.08	\$2,262.23	\$6,786.68	53	\$359,693.78
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$6,096.62	\$18,289.85	88	\$1,609,506.36
						161	\$2,208,866.83

HDHP

Town Contribution %	Employee Contribution %	Plan	Monthly Rate - FY 2020	Town Health Saving Acct. Contribution	Projected Employee Annual Plan Cost - FY 2020	Projected Town Annual Plan Cost - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%	38%	BCBS HSAQ - ind (62/38)	\$831.21	\$1,000.00	\$3,790.32	\$7,184.20	2	\$14,368.40
62%	38%	BCBS HSAQ - fam(62/38)	\$2,230.98	\$2,000.00	\$10,173.27	\$18,598.49	0	\$0.00
62%	38%	HP -HSAQ - ind	\$750.35	\$1,000.00	\$3,421.60	\$6,582.60	1	\$6,582.60
62%	38%	HP -HSAQ - fam	\$1,956.50	\$2,000.00	\$8,921.64	\$16,556.36	5	\$82,781.80
62%	38%	Tufts Navigator HSAQ - Ind (62/38)	\$800.88	\$1,000.00	\$3,651.99	\$6,958.51	0	\$0.00
62%	38%	Tufts Navigator HSAQ- Fam (62/38)	\$2,098.40	\$2,000.00	\$9,568.70	\$17,612.10	2	\$35,224.19
75%	25%	Fallon Direct HSAQ - Ind (75/25)	\$592.14	\$1,000.00	\$1,776.42	\$6,329.26	2	\$12,658.52
75%	25%	Fallon Direct HSAQ - Fam (75/25)	\$1,595.37	\$2,000.00	\$4,786.11	\$16,358.33	1	\$16,358.33
75%	25%	Fallon Select HSAQ - Ind (75/25)	\$634.74	\$1,000.00	\$1,904.22	\$6,712.66	34	\$228,230.44
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,712.52	\$2,000.00	\$5,137.56	\$17,412.68	51	\$888,046.68
							98	\$1,284,250.97

Town Retirees - Projections for FY 2020

Non-Medicare Eligible Retirees							
Town %	Retiree Contribution %	Plan	Monthly Rate - FY 2020	Projected Retiree Annual Rate - FY 2020	Projected Town Annual Rate - FY 2020	Total Plans - Projected	Projected Total Plan Cost FY 2020
62%	38%	Network Blue Benchmark - Individual	\$1,029.00	\$4,692.24	\$7,655.76	0	\$0.00
62%	38%	Network Blue Benchmark - Family	\$2,759.40	\$12,582.86	\$20,529.94	0	\$0.00
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00	0	\$0.00
62%	38%	HP Benchmark-Individual	\$969.08	\$4,418.98	\$7,209.92	9	\$64,889.26
62%	38%	HP Benchmark - Family	\$2,523.98	\$11,509.33	\$18,778.37	2	\$37,556.75
62%	38%	HP -HSAQ - ind	\$698.00	\$3,182.88	\$6,193.12	1	\$6,193.12
62%	38%	Tufts Navigator Benchmark - Individual	\$1,034.78	\$4,718.57	\$7,698.73	2	\$15,397.45
62%	38%	Tufts Navigator Benchmark - Family	\$2,709.03	\$12,353.18	\$20,155.18	2	\$40,310.37
75%	25%	Fallon Direct Benchmark - Individual	\$702.00	\$2,105.99	\$6,317.96	0	\$0.00
75%	25%	Fallon Direct Benchmark - Family	\$1,890.07	\$5,670.21	\$17,010.63	0	\$0.00
75%	25%	Fallon Select Benchmark - Individual	\$754.08	\$2,262.23	\$6,786.68	17	\$115,373.48
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$6,096.62	\$18,289.85	18	\$329,217.21
						51	\$608,937.63

Total Town Non-Medicare Eligible Retirees

Senior Plans							
Town %	Retiree Contribution %	Plan	Employer Monthly Payment - 6/19 to 12/19	Employer Monthly Payment - 1/20 to 6/20 *	Employer FY 20 Annual Cost	FY 20 Projected # of Senior Plans	Projected Total Plan Cost - FY 2020
50%	38%	Managed Blue for Seniors	\$234.95	\$247.73	\$2,896.05	5	\$14,480.25
50%	38%	Fallon Senior Plan	\$251.95	\$265.92	\$3,107.19	2	\$6,214.38
50%	38%	BCBS MEDEX Enhanced	\$248.45	\$262.17	\$3,063.72	79	\$242,033.88
50%	38%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	91	\$266,366.10
50%	38%	Tufts Medicare Preferred HMO	\$210.95	\$222.05	\$2,597.97	29	\$75,341.13
50%	38%	Tufts Medicare Plus	\$236.95	\$249.87	\$2,920.89	49	\$143,123.61
					\$17,512.92	255	\$747,559.35
Total Town Senior Plans						\$747,559.35	

New Plans - Projections for FY 2020

New FTEs included in the budget .

Town	Plans	Cost	
Individual Plans	0	\$6,786.68	\$0.00
Family Plans	1	\$18,289.85	\$18,289.85
	1		\$18,289.85
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Total New Plans	1		\$18,289.85

Town Reserve Plans - Projections for FY 2020

In order to accommodate FTEs added in the budget and employee/retirees changing plans, the Town projects reserve plans that may be needed.

Town	Plans	Plan Cost	Annual Cost
Individual Plan Reserve	1	\$6,786.68	\$6,786.68
Family Plan Reserve	5	\$18,289.85	\$91,449.23
	6		\$98,235.90
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Total Reserve			\$98,235.90

Total Costs

Town	Plans	Cost
Town Active Employees	259	\$3,493,117.80
Town Non-Medicare Eligible Retirees	51	\$608,937.63
Town Retirees	255	\$747,559.35
Town New Employees	1	\$18,289.85
Town Reserve Plans	6	\$98,235.90
	572	\$4,966,140.53

Town of Natick

Town Active Employee Plans - Projections for FY 2019

Benchmark

Town %	Employee %	Plan	Monthly Rate - FY 2019	Employee Annual Rate - FY 2019	Town Annual Rate - FY 2019
62%	38%	Network Blue Benchmark - Individual	\$980.00	\$4,468.80	\$7,291.20
62%	38%	Network Blue Benchmark - Family	\$2,628.00	\$11,983.68	\$19,552.32
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00
62%	38%	HP Benchmark-Individual	\$885.00	\$4,035.60	\$6,584.40
62%	38%	HP Benchmark - Family	\$2,305.00	\$10,510.80	\$17,149.20
62%	38%	Tufts Navigator Benchmark - Individual	\$945.00	\$4,309.20	\$7,030.80
62%	38%	Tufts Navigator Benchmark - Family	\$2,474.00	\$11,281.44	\$18,406.56
75%	25%	Fallon Direct Benchmark - Individual	\$647.00	\$1,941.00	\$5,823.00
75%	25%	Fallon Direct Benchmark - Family	\$1,742.00	\$5,226.00	\$15,678.00
75%	25%	Fallon Select Benchmark - Individual	\$695.00	\$2,085.00	\$6,255.00
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$5,619.00	\$16,857.00

High Deductible Health Plans

Town Contribution %	Employee Contribution %	Plan	Monthly Rate - FY 2019	Town Health Saving Acct. Contribution	Projected Employee Annual Plan Cost - Fy 2019
62%	38%	BCBS HDHP - ind (62/38)	\$807.00	\$1,000.00	\$3,679.92
62%	38%	BCBS HDHP - fam(62/38)	\$2,166.00	\$2,000.00	\$9,876.96
62%	38%	HP -HDHP - ind	\$698.00	\$1,000.00	\$3,182.88
62%	38%	HP -HDHP - fam	\$1,820.00	\$2,000.00	\$8,299.20
62%	38%	Tufts Navigator HDHP- Ind (62/38)	\$745.00	\$1,000.00	\$3,397.20
62%	38%	Tufts Navigator HDHP- Fam (62/38)	\$1,952.00	\$2,000.00	\$8,901.12
75%	25%	Fallon Direct HDHP - Ind (75/25)	\$556.00	\$1,000.00	\$1,668.00
75%	25%	Fallon Direct HDHP - Fam (75/25)	\$1,498.00	\$2,000.00	\$4,494.00
75%	25%	Fallon Select HDHP - Ind (75/25)	\$596.00	\$1,000.00	\$1,788.00
75%	25%	Fallon Select HDHP - Fam (75/25)	\$1,608.00	\$2,000.00	\$4,824.00

Town Retirees - Projections for FY 2019

Non-Medicare Eligible Retirees

Town %	Retiree Contribution %	Plan	Monthly Rate - FY 2019	Projected Retiree Annual Rate - FY 2019	Projected Town Annual Rate - FY 2019
62%	38%	Network Blue Benchmark - Individual	\$980.00	\$4,468.80	\$7,291.20
62%	38%	Network Blue Benchmark - Family	\$2,628.00	\$11,983.68	\$19,552.32
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00
62%	38%	HP Benchmark-Individual	\$885.00	\$4,035.60	\$6,584.40
62%	38%	HP Benchmark - Family	\$2,305.00	\$10,510.80	\$17,149.20
62%	38%	Tufts Navigator Benchmark - Individual	\$945.00	\$4,309.20	\$7,030.80
62%	38%	Tufts Navigator Benchmark - Family	\$2,474.00	\$11,281.44	\$18,406.56
75%	25%	Fallon Direct Benchmark - Individual	\$647.00	\$1,941.00	\$5,823.00
75%	25%	Fallon Direct Benchmark - Family	\$1,742.00	\$5,226.00	\$15,678.00
75%	25%	Fallon Select Benchmark - Individual	\$695.00	\$2,085.00	\$6,255.00
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$5,619.00	\$16,857.00

Total Town Non-Medicare

Senior Plans

Town %	Retiree Contribution %	Plan	Employer Monthly Payment - 6/18 to 12/18	Employer Monthly Payment - 1/19 to 6/19 *	Employer FY 19 Annual Cost
50%	38%	Managed Blue for Seniors	\$227.95	\$240.24	\$2,809.11
50%	38%	Fallon Senior Plan	\$249.45	\$263.24	\$3,076.14
50%	38%	BCBS MEDEX Enhanced	\$241.95	\$255.22	\$2,982.99
50%	38%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10
50%	38%	Tufts Medicare Preferred HMO	\$209.45	\$220.44	\$2,579.34
50%	38%	Tufts Medicare Plus	\$244.95	\$258.43	\$3,020.25
					\$17,394.93

Total Town Senior Plans

New Plans - Projections for FY 2019

New FTEs included in the budget .

Town	Plans	Cost
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Individual Plans	1	\$6,255.00	\$6,255.00
Family Plans	2	\$16,857.00	\$33,714.00
	3		\$39,969.00
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Total New Plans	3		\$39,969.00

Town Reserve Plans - Projections for FY 2019

In order to accommodate FTEs added in the budget and employee/retirees changing plans, the Town projects

Town	Plans	Plan Cost	Annual Cost
Individual Plan Reserve	3	\$6,255.00	\$18,765.00
Family Plan Reserve	0	\$16,857.00	\$0.00
	3		\$18,765.00
<hr/>			
Total Reserve			\$18,765.00

Total Costs

Town	Plans	Cost
Town Active Employees	262	\$3,332,072.17
Town Non-Medicare Eligible Retirees	59	\$646,862.28
Town Retirees	247	\$719,323.59
Town New Employees	3	\$39,969.00
Town Reserve Plans	3	\$18,765.00
	574	\$4,756,992.04

Projected Total Plan Total Plans Cost FY 2019	
1	\$7,291.20
0	\$0.00
0	\$0.00
1	\$6,584.40
5	\$85,746.00
1	\$7,030.80
3	\$55,219.68
5	\$29,115.00
1	\$15,678.00
58	\$362,131.58
100	\$1,683,481.97
175	\$2,252,278.63

Projected Town Annual Plan Cost - FY 2019 Total Plans Projected Total Plan Cost FY 2019		
\$7,004.08	1	\$7,004.08
\$18,115.04	0	\$0.00
\$6,193.12	1	\$6,193.12
\$15,540.80	2	\$31,081.60
\$6,542.80	1	\$6,542.80
\$16,522.88	1	\$16,522.88
\$6,004.00	4	\$24,016.00
\$15,482.00	0	\$0.00
\$6,364.00	28	\$180,871.58
\$16,472.00	49	\$807,561.47
	87	\$1,079,793.53

Projected	
Total Plans -	Total Plan
Projected	Cost FY 2019
1	\$7,291.20
0	\$0.00
0	\$0.00
10	\$65,844.00
5	\$85,746.00
3	\$21,092.40
3	\$55,219.68
0	\$0.00
0	\$0.00
20	\$125,100.00
17	\$286,569.00
59	\$646,862.28

Eligible Retirees

FY 19 Projected	Projected
# of Senior	Total Plan
Plans	Cost - FY 2019
5	\$14,045.55
3	\$9,228.42
78	\$232,673.22
80	\$234,168.00
35	\$90,276.90
46	\$138,931.50
247	\$719,324
\$719,323.59	

reserve plans that may be needed.

reserve plans that may be needed.

School Active Employee Plans - Projections for FY 2020

Benchmark

Town %	Employee %	Plan	Monthly Rate - FY 2020	Employee Annual Rate - FY 2020	Projected Town Annual Rate - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%	38%	Network Blue Benchmark - Individual	\$1,029.00	\$4,692.24	\$7,655.76	9	\$68,901.84
62%	38%	Network Blue Benchmark - Family	\$2,759.40	\$12,582.86	\$20,529.94	5	\$102,649.68
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00	0	\$0.00
62%	38%	HP Benchmark-Individual	\$969.08	\$4,418.98	\$7,209.92	12	\$86,519.02
62%	38%	HP Benchmark - Family	\$2,523.98	\$11,509.33	\$18,778.37	10	\$187,783.74
62%	38%	Tufts Navigator Benchmark - Individual	\$1,034.78	\$4,718.57	\$7,698.73	9	\$69,288.53
62%	38%	Tufts Navigator Benchmark - Family	\$2,709.03	\$12,353.18	\$20,155.18	3	\$60,465.55
75%	25%	Fallon Direct Benchmark - Individual	\$702.00	\$2,105.99	\$6,317.96	13	\$82,133.42
75%	25%	Fallon Direct Benchmark - Family	\$1,890.07	\$5,670.21	\$17,010.63	4	\$68,042.52
75%	25%	Fallon Select Benchmark - Individual	\$754.08	\$2,262.23	\$6,786.68	132	\$895,841.10
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$6,096.62	\$18,289.85	176	\$3,219,012.72
						373	\$4,840,638.11

HSAQ

Town Contribution %	Employee Contribution %	Plan	Monthly Rate - FY 2020	Town Health Saving Acct. Contribution	Projected Employee Annual Plan Cost - FY 2020	Projected Town Annual Plan Cost - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%	38%	BCBS HSAQ - ind (62/38)	\$831.21	\$1,000.00	\$3,790.32	\$7,184.20	2	\$14,368.40
62%	38%	BCBS HSAQ - fam(62/38)	\$2,230.98	\$2,000.00	\$10,173.27	\$18,598.49	3	\$55,795.47
62%	38%	HP -HSAQ - ind	\$750.35	\$1,000.00	\$3,421.60	\$6,582.60	6	\$39,495.62
62%	38%	HP -HSAQ - fam	\$1,956.50	\$2,000.00	\$8,921.64	\$16,556.36	1	\$16,556.36
62%	38%	Tufts Navigator HSAQ- Ind (62/38)	\$800.88	\$1,000.00	\$3,651.99	\$6,958.51	4	\$27,834.04
62%	38%	Tufts Navigator HSAQ- Fam (62/38)	\$2,098.40	\$2,000.00	\$9,568.70	\$17,612.10	3	\$52,836.29
75%	25%	Fallon Direct HSAQ - Ind (75/25)	\$592.14	\$1,000.00	\$1,776.42	\$6,329.26	8	\$50,634.08
75%	25%	Fallon Direct HSAQ - Fam (75/25)	\$1,595.37	\$2,000.00	\$4,786.11	\$16,358.33	5	\$81,791.65
75%	25%	Fallon Select HSAQ - Ind (75/25)	\$634.74	\$1,000.00	\$1,904.22	\$6,712.66	51	\$342,345.66
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,712.52	\$2,000.00	\$5,137.56	\$17,412.68	55	\$957,697.40
							138	1,639,355

School Retirees - Projections for FY 2020

Non-Medicare Eligible Retirees							
Retiree Contribution		Plan	Projected Town			Total Plans - Projected	Projected Total Plan Cost FY 2020
Town %	%		Monthly Rate - FY 2020	Retiree Annual Rate - FY 2020	Annual Rate - FY 2020		
62%	38%	Network Blue Benchmark - Individual	\$1,029.00	\$4,692.24	\$7,655.76	1	\$7,655.76
62%	38%	Network Blue Benchmark - Family	\$2,759.40	\$12,582.86	\$20,529.94	0	\$0.00
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00	4	\$62,688.00
62%	38%	HP Benchmark-Individual	\$969.08	\$4,418.98	\$7,209.92	12	\$86,519.02
62%	38%	HP Benchmark - Family	\$2,523.98	\$11,509.33	\$18,778.37	3	\$56,335.12
62%	38%	Tufts Navigator Benchmark - Individual	\$1,034.78	\$4,718.57	\$7,698.73	5	\$38,493.63
62%	38%	Tufts Navigator Benchmark - Family	\$2,709.03	\$12,353.18	\$20,155.18	1	\$20,155.18
75%	25%	Fallon Select HSAQ - Ind (75/25)	\$596.00	\$1,788.00	\$6,364.00	1	\$6,364.00
75%	25%	Fallon Direct Benchmark - Individual	\$702.00	\$2,105.99	\$6,317.96	0	\$0.00
75%	25%	Fallon Direct Benchmark - Family	\$1,890.07	\$5,670.21	\$17,010.63	0	\$0.00
75%	25%	Fallon Select Benchmark - Individual	\$754.08	\$2,262.23	\$6,786.68	23	\$156,093.53
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$6,096.62	\$18,289.85	6	\$109,739.07
						56	\$544,043.31

Total Town Non-Medicare Eligible Retirees

Senior Plans							
Retiree Contribution		Plan	Employer Monthly Payment -6/19 to 12/19	Employer Monthly Rate - 1/20 to 6/20 *	Employer FY 20 Annual Cost	FY 20 Projected # of Senior Plans	FY 20 Total Cost
Town %	%						
50%	50%	Managed Blue for Seniors	\$234.95	\$247.73	\$2,896.05	9	\$26,064.45
50%	50%	Fallon Senior Plan	\$251.95	\$265.92	\$3,107.19	1	\$3,107.19
50%	50%	BCBS MEDEX Enhanced	\$248.45	\$262.17	\$3,063.72	111	\$340,072.92
50%	50%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	194	\$567,857.40
50%	50%	Tufts Medicare Preferred HMO	\$210.95	\$222.05	\$2,597.97	35	\$90,928.95
50%	50%	Tufts Medicare Plus	\$236.95	\$249.87	\$2,920.89	75	\$219,066.75
						425	\$1,247,098
Total Town Senior Plans						\$1,247,097.66	

New Plans - Projections for FY 2020

New FTEs included in the budget .

School	Plans	Cost	
Individual Plans	8	\$6,786.68	\$54,293.40
Family Plans	8	\$18,289.85	\$146,318.76
	16		\$200,612.16
<hr/>			
Total New Plans	16		\$200,612.16

Reserve Plans - Projections for FY 2020

In order to accommodate FTEs added in the budget and employee/retirees changing plans, the Town projects reserve plans that may be needed.

School	Plans	Cost	
Individual Plan Reserve	1	\$6,786.68	\$6,786.68
Family Plan Reserve	5	\$18,289.85	\$91,449.23
	6		\$98,235.90
<hr/>			
Total Reserve	6		\$98,235.90

Total Costs

Schools	Plans	Cost
Schools Active Employees	511	\$6,479,993.10
Schools Non-Medicare Eligible Retirees	56	\$544,043.31
Schools Retirees	425	\$1,247,097.66
School New Plans	16	\$200,612.16
Schools Reserve Plans	6	\$98,235.90
	1,014	\$8,569,982.12

School Active Employee Plans - Projections for FY 2019

Benchmark

Town %	Employee %	Plan	Monthly Rate - FY 2019	Employee Annual Rate - FY 2019	Projected Town Annual Rate - FY 2019
62%	38%	Network Blue Benchmark - Individual	\$980.00	\$4,468.80	\$7,291.20
62%	38%	Network Blue Benchmark - Family	\$2,628.00	\$11,983.68	\$19,552.32
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00
62%	38%	HP Benchmark-Individual	\$885.00	\$4,035.60	\$6,584.40
62%	38%	HP Benchmark - Family	\$2,305.00	\$10,510.80	\$17,149.20
62%	38%	Tufts Navigator Benchmark - Individual	\$945.00	\$4,309.20	\$7,030.80
62%	38%	Tufts Navigator Benchmark - Family	\$2,474.00	\$11,281.44	\$18,406.56
75%	25%	Fallon Direct Benchmark - Individual	\$647.00	\$1,941.00	\$5,823.00
75%	25%	Fallon Direct Benchmark - Family	\$1,742.00	\$5,226.00	\$15,678.00
75%	25%	Fallon Select Benchmark - Individual	\$695.00	\$2,085.00	\$6,255.00
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$5,619.00	\$16,857.00

High Deductible Health Plans

Town Contribution %	Employee Contribution %	Plan	Monthly Rate - FY 2019	Town Health Saving Acct. Contribution	Projected Employee Annual Plan Cost - FY 2019
62%	38%	BCBS HDHP - ind (62/38)	\$807.00	\$1,000.00	\$3,679.92
62%	38%	BCBS HDHP - fam(62/38)	\$2,166.00	\$2,000.00	\$9,876.96
62%	38%	HP -HDHP - ind	\$698.00	\$1,000.00	\$3,182.88
62%	38%	HP -HDHP - fam	\$1,820.00	\$2,000.00	\$8,299.20
62%	38%	Tufts Navigator HDHP- Ind (62/38)	\$745.00	\$1,000.00	\$3,397.20
62%	38%	Tufts Navigator HDHP- Fam (62/38)	\$1,952.00	\$2,000.00	\$8,901.12
75%	25%	Fallon Direct HDHP - Ind (75/25)	\$556.00	\$1,000.00	\$1,668.00
75%	25%	Fallon Direct HDHP - Fam (75/25)	\$1,498.00	\$2,000.00	\$4,494.00
75%	25%	Fallon Select HDHP - Ind (75/25)	\$596.00	\$1,000.00	\$1,788.00
75%	25%	Fallon Select HDHP - Fam (75/25)	\$1,608.00	\$2,000.00	\$4,824.00

School Retirees - Projections for FY 2019

Non-Medicare Eligible Retirees

Town %	Retiree Contribution %	Plan	Monthly Rate - FY 2019	Retiree Annual Rate - FY 2019	Projected Town Annual Rate - FY 2019
62%	38%	Network Blue Benchmark - Individual	\$980.00	\$4,468.80	\$7,291.20
62%	38%	Network Blue Benchmark - Family	\$2,628.00	\$11,983.68	\$19,552.32
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	\$15,672.00
62%	38%	HP Benchmark-Individual	\$885.00	\$4,035.60	\$6,584.40
62%	38%	HP Benchmark - Family	\$2,305.00	\$10,510.80	\$17,149.20
62%	38%	Tufts Navigator Benchmark - Individual	\$945.00	\$4,309.20	\$7,030.80
62%	38%	Tufts Navigator Benchmark - Family	\$2,474.00	\$11,281.44	\$18,406.56
75%	25%	Fallon Direct Benchmark - Individual	\$647.00	\$1,941.00	\$5,823.00
75%	25%	Fallon Direct Benchmark - Family	\$1,742.00	\$5,226.00	\$15,678.00
75%	25%	Fallon Select Benchmark - Individual	\$695.00	\$2,085.00	\$6,255.00
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$5,619.00	\$16,857.00

Total Town Non-Medicare Eligible Retiree

Senior Plans

Town %	Retiree Contribution %	Plan	Employer Monthly Payment - 6/18 to 12/18	Employer Monthly Rate - 1/19 to 6/19 *	Employer FY 19 Annual Cost
50%	50%	Managed Blue for Seniors	\$227.95	\$240.24	\$2,809.11
50%	50%	Fallon Senior Plan	\$249.45	\$263.24	\$3,076.14
50%	50%	BCBS MEDEX Enhanced	\$241.95	\$255.22	\$2,982.99
50%	50%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10
50%	50%	Tufts Medicare Preferred HMO	\$209.45	\$220.44	\$2,579.34
50%	50%	Tufts Medicare Plus	\$244.95	\$258.43	\$3,020.25

Total Town Senior Plans

New Plans - Projections for FY 2019

New FTEs included in the budget .

School	Plans	Cost	
Individual Plans	8	\$6,255.00	\$50,040.00
Family Plans	8	\$16,857.00	\$134,856.00
	16		\$184,896.00

Total New Plans	16	\$184,896.00
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Reserve Plans - Projections for FY 2019

In order to accommodate FTEs added in the budget and employee/retirees changing plans, the Town projects re

School			
Individual Plan Reserve	4	\$6,255.00	\$25,020.00
Family Plan Reserve	0	\$16,857.00	\$0.00
	4		\$25,020.00

Total Reserve	4	\$25,020.00
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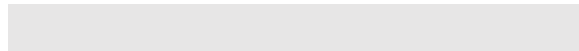
Total Costs

Schools	Plans	Cost
Schools Active Employees	515	\$6,041,611.80
Schools Non-Medicare Eligible Retirees	71	\$655,890.96
Schools Retirees	398	\$1,163,942.52
School New Plans	16	\$184,896.00
Schools Reserve Plans	4	\$25,020.00
	1,004	\$8,071,361.28

Total Plans	Projected Total Plan Cost FY 2019
3	\$21,873.60
4	\$78,209.28
0	\$0.00
9	\$59,259.60
7	\$120,044.40
8	\$56,246.40
10	\$184,065.60
14	\$81,522.00
3	\$47,034.00
130	\$814,796.05
158	\$2,663,406.00
346	\$4,126,456.93

Projected Town Annual Plan Cost - FY 2019	Total Plans	Projected Total Plan Cost FY 2019
\$7,004.08	1	\$7,004.08
\$18,115.04	2	\$36,230.08
\$6,193.12	6	\$37,158.72
\$15,540.80	2	\$31,081.60
\$6,542.80	6	\$39,256.80
\$16,522.88	3	\$49,568.64
\$6,004.00	8	\$48,032.00
\$15,482.00	2	\$30,964.00
\$6,364.00	64	\$406,961.05
\$16,472.00	75	\$1,228,897.89
	169	1,915,155

Total Plans - Projected	Projected Total Plan Cost FY 2019
2	\$14,582.40
0	\$0.00
4	\$62,688.00
13	\$85,597.20
6	\$102,895.20
7	\$49,215.60
1	\$18,406.56
0	\$0.00
0	\$0.00
30	\$187,650.00
8	\$134,856.00
71	\$655,890.96



FY 19 Projected # of Senior Plans	FY 19 Total Cost
9	\$25,281.99
0	\$0.00
116	\$346,026.84
172	\$503,461.20
36	\$92,856.24
65	\$196,316.25
398	\$1,163,943
\$1,163,942.52	



serve plans that may be needed.

Enterprise Active Employee Plans - Projections for FY 2020

Benchmark Plans

Water & Sewer						
Enterprise %	Employee %	Plan	Monthly Rate - FY 2020	Projected Enterprise Annual Rate - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%	38%	Network Blue Benchmark - Individual	\$1,029.00	\$7,655.76	1	\$7,655.76
62%	38%	Network Blue Benchmark - Family	\$2,759.40	\$20,529.94	0	\$0.00
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%	38%	HP Benchmark-Individual	\$969.08	\$7,209.92	0	\$0.00
62%	38%	HP Benchmark - Family	\$2,523.98	\$18,778.37	0	\$0.00
62%	38%	Tufts Navigator Benchmark - Individual	\$1,034.78	\$7,698.73	0	\$0.00
62%	38%	Tufts Navigator Benchmark - Family	\$2,709.03	\$20,155.18	0	\$0.00
75%	25%	Fallon Direct Benchmark - Individual	\$702.00	\$6,317.96	1	\$6,317.96
75%	25%	Fallon Direct Benchmark - Family	\$1,890.07	\$17,010.63	2	\$34,021.26
75%	25%	Fallon Select Benchmark - Individual	\$754.08	\$6,786.68	5	\$33,933.38
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$18,289.85	9	\$164,608.61
					18	\$246,536.96

Sasson Trace Golf Course

Plan						
75%	25%	Fallon Select Benchmark - Family	\$2,032.21	\$18,289.85	2	\$36,579.69

HSAQ

Water & Sewer						
Enterprise %	Employee %	Plan	Monthly Rate - FY 2020	Enterprise Health Saving Acct. Contribution	Projected Enterprise Annual Plan Cost - FY 2020	Projected Total Plan Cost FY 2020
62%	38%	BCBS HSAQ - ind (62/38)	\$831.21	\$1,000.00	\$7,184.20	\$0.00
62%	38%	BCBS HSAQ - fam(62/38)	\$2,230.98	\$2,000.00	\$18,598.49	\$0.00
62%	38%	HP -HSAQ - ind	\$750.35	\$1,000.00	\$6,582.60	\$0.00
62%	38%	HP -HSAQ - fam	\$1,956.50	\$2,000.00	\$16,556.36	\$0.00
62%	38%	Tufts Navigator HSAQ- Ind (62/38)	\$800.88	\$1,000.00	\$6,958.51	\$0.00
62%	38%	Tufts Navigator HSAQ- Fam (62/38)	\$2,098.40	\$2,000.00	\$17,612.10	\$0.00
75%	25%	Fallon Direct HSAQ - Ind (75/25)	\$592.14	\$1,000.00	\$6,329.26	\$0.00
75%	25%	Fallon Direct HSAQ - Fam (75/25)	\$1,595.37	\$2,000.00	\$16,358.33	\$0.00
75%	25%	Fallon Select HSAQ - Ind (75/25)	\$634.74	\$1,000.00	\$6,712.66	\$13,425.32
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,712.52	\$2,000.00	\$17,412.68	\$0.00
					2	\$13,425

Sasson Trace Golf Course

Enterprise %	Employee	Plan	Monthly Rate - FY 2020	Enterprise Health Saving Acct. Contribution	Projected Enterprise Annual Plan Cost - FY 2020	Projected Total Plan Cost FY 2020
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,712.52	\$2,000.00	\$17,412.68	\$0.00

Enterprise Fund Retirees - Projections for FY 2020

Senior Plans

Water & Sewer						
Enterprise Funds %	Retiree %	Plan	Employer Monthly Payment -6/19 to 12/19	Employer Monthly Rate - 1/20 to 6/20 *	Employer FY 20 Annual Cost	FY 20 Projected # of Senior Plans FY 20 Total Cost
50%		Managed Blue for Seniors	\$234.95	\$247.73	\$2,896.05	0 \$0.00
50%		Fallon Senior Plan	\$251.95	\$265.92	\$3,107.19	0 \$0.00
50%		BCBS MEDEX Enhanced	\$248.45	\$262.17	\$3,063.72	3 \$9,191.16
50%		HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	2 \$5,854.20
50%		Tufts Medicare Preferred HMO	\$210.95	\$222.05	\$2,597.97	3 \$7,793.91
50%		Tufts Medicare Plus	\$236.95	\$249.87	\$2,920.89	4 \$11,683.56
						12 \$34,522.83
Water & Sewer Enterprise Funds Senior Plans						\$34,522.83

Sasson Trace Golf Course						
Enterprise Funds Retiree %	Plan	Employer Monthly Payment -6/19 to 12/19	Employer Monthly Rate - 1/20 to 6/20 *	Employer FY 20 Annual Cost	FY 20 Projected # of Senior Plans	FY 20 Total Cost
50%	Managed Blue for Seniors	\$234.95	\$247.73	\$2,896.05	0	\$0.00
50%	Fallon Senior Plan	\$251.95	\$265.92	\$3,107.19	0	\$0.00
50%	BCBS MEDEX Enhanced	\$248.45	\$262.17	\$3,063.72	0	\$0.00
50%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	0	\$0.00
50%	Tufts Medicare Preferred HMO	\$210.95	\$222.05	\$2,597.97	0	\$0.00
50%	Tufts Medicare Plus	\$236.95	\$249.87	\$2,920.89	0	\$0.00
						0 \$0.00
Total Sasson Trace Golf Course Enterprise Funds Senior Plans						

Non-Medicare Eligible Retirees

Water & Sewer						
Projected Enterprise						
Enterprise Funds %	Retiree %	Plan	Monthly Rate - FY 2020	Funds Annual Rate - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%		Network Blue Benchmark - Individual	\$1,029.00	\$7,655.76	0	\$0.00
62%		Network Blue Benchmark - Family	\$2,759.40	\$20,529.94	0	\$0.00
50%		HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%		HP Benchmark-Individual	\$969.08	\$7,209.92	2	\$14,419.84
62%		HP Benchmark - Family	\$2,523.98	\$18,778.37	0	\$0.00
62%		Tufts Navigator Benchmark - Individual	\$1,034.78	\$7,698.73	0	\$0.00
62%		Tufts Navigator Benchmark - Family	\$2,709.03	\$20,155.18	0	\$0.00
75%		Fallon Direct Benchmark - Individual	\$702.00	\$6,317.96	0	\$0.00
75%		Fallon Direct Benchmark - Family	\$1,890.07	\$17,010.63	0	\$0.00
75%		Fallon Select Benchmark - Individual	\$754.08	\$6,786.68	2	\$13,573.35
75%		Fallon Select Benchmark - Family	\$2,032.21	\$18,289.85	1	\$18,289.85
					5	\$46,283.03

Total Water & Sewer Enterprise Funds Non-Medicare Eligible Retirees

\$46,283.03

Sasson Trace Golf Course						
Projected Enterprise						
Enterprise Funds %	Retiree %	Plan	Monthly Rate - FY 2020	Funds Annual Rate - FY 2020	Total Plans	Projected Total Plan Cost FY 2020
62%		Network Blue Benchmark - Individual	\$1,029.00	\$7,655.76	0	\$0.00
62%		Network Blue Benchmark - Family	\$2,759.40	\$20,529.94	0	\$0.00
50%		HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%		HP Benchmark-Individual	\$969.08	\$7,209.92	0	\$0.00
62%		HP Benchmark - Family	\$2,523.98	\$18,778.37	0	\$0.00
62%		Tufts Navigator Benchmark - Individual	\$1,034.78	\$7,698.73	1	\$7,698.73
62%		Tufts Navigator Benchmark - Family	\$2,709.03	\$20,155.18	0	\$0.00
75%		Fallon Direct Benchmark - Individual	\$702.00	\$6,317.96	0	\$0.00
75%		Fallon Direct Benchmark - Family	\$1,890.07	\$17,010.63	0	\$0.00
75%		Fallon Select Benchmark - Individual	\$754.08	\$6,786.68	0	\$0.00
75%		Fallon Select Benchmark - Family	\$2,032.21	\$18,289.85	0	\$0.00
					1	\$7,698.73

Total Sasson Trace Golf Course Enterprise Funds Non-Medicare Eligible Retiree Plans

Total Costs

Enterprise Funds	Plans	Cost
Water & Sewer Active Employees Plans	20	\$259,962.28
Water & Sewer Enterprise Funds Retirees Plans	17	\$80,805.86
		\$340,768.14
Sasson Trace Golf Course Active Employees Plans	2	\$36,579.69
Sasson Trace Golf Course Enterprise Funds Retirees Plans	1	\$7,698.73
		\$44,278.42

Enterprise Active Employee Plans - Projections for FY 2019

Benchmark Plans

Water & Sewer						
Enterprise %	Employee %	Plan	Monthly Rate - FY 2019	Projected Enterprise Annual Rate - FY 2019	Total Plans	Projected Total Plan Cost FY 2019
62%	38%	Network Blue Benchmark - Individual	\$980.00	\$7,291.20	1	\$7,291.20
62%	38%	Network Blue Benchmark - Family	\$2,628.00	\$19,552.32	0	\$0.00
50%	50%	HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%	38%	HP Benchmark-Individual	\$885.00	\$6,584.40	0	\$0.00
62%	38%	HP Benchmark - Family	\$2,305.00	\$17,149.20	0	\$0.00
62%	38%	Tufts Navigator Benchmark - Individual	\$945.00	\$7,030.80	0	\$0.00
62%	38%	Tufts Navigator Benchmark - Family	\$2,474.00	\$18,406.56	0	\$0.00
75%	25%	Fallon Direct Benchmark - Individual	\$647.00	\$5,823.00	2	\$11,646.00
75%	25%	Fallon Direct Benchmark - Family	\$1,742.00	\$15,678.00	2	\$31,356.00
75%	25%	Fallon Select Benchmark - Individual	\$695.00	\$6,255.00	3	\$18,765.00
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$16,857.00	9	\$151,713.00
					17	\$220,771.20

Sasson Trace Golf Course

Plan						
75%	25%	Fallon Select Benchmark - Family	\$1,873.00	\$16,857.00	2	\$33,714.00

HSAQ

Water & Sewer						
Enterprise %	Employee %	Plan	Monthly Rate - FY 2019	Enterprise Health Saving Acct. Contribution	Projected Enterprise Annual Plan Cost - FY 2019	Projected Total Plan Cost FY 2019
62%	38%	BCBS HSAQ - ind (62/38)	\$807.00	\$1,000.00	\$7,004.08	0 \$0.00
62%	38%	BCBS HSAQ - fam(62/38)	\$2,166.00	\$2,000.00	\$18,115.04	0 \$0.00
62%	38%	HP -HSAQ - ind	\$698.00	\$1,000.00	\$6,193.12	0 \$0.00
62%	38%	HP -HSAQ - fam	\$1,820.00	\$2,000.00	\$15,540.80	0 \$0.00
62%	38%	Tufts Navigator HSAQ- Ind (62/38)	\$745.00	\$1,000.00	\$6,542.80	0 \$0.00
62%	38%	Tufts Navigator HSAQ- Fam (62/38)	\$1,952.00	\$2,000.00	\$16,522.88	0 \$0.00
75%	25%	Fallon Direct HSAQ - Ind (75/25)	\$556.00	\$1,000.00	\$6,004.00	0 \$0.00
75%	25%	Fallon Direct HSAQ - Fam (75/25)	\$1,498.00	\$2,000.00	\$15,482.00	0 \$0.00
75%	25%	Fallon Select HSAQ - Ind (75/25)	\$596.00	\$1,000.00	\$6,364.00	2 \$12,728.00
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,608.00	\$2,000.00	\$16,472.00	3 \$49,416.00
						5 \$62,144

Sasson Trace Golf Course

Enterprise %	Employee	Plan	Monthly Rate - FY 2019	Enterprise Health Saving Acct. Contribution	Projected Enterprise Annual Plan Cost - FY 2019	Projected Total Plan Cost FY 2019
75%	25%	Fallon Select HSAQ - Fam (75/25)	\$1,608.00	\$2,000.00	\$16,472.00	0 0

Enterprise Fund Retirees - Projections for FY 2019

Senior Plans

Water & Sewer						
Enterprise Funds %	Retiree %	Plan	Employer Monthly Payment -6/18 to 12/18	Employer Monthly Rate - 1/19 to 6/19 *	Employer FY 19 Annual Cost	FY 19 Projected # of Senior Plans FY 19 Total Cost
50%		Managed Blue for Seniors	\$227.95	\$240.24	\$2,809.11	0 \$0.00
50%		Fallon Senior Plan	\$249.45	\$263.24	\$3,076.14	0 \$0.00
50%		BCBS MEDEX Enhanced	\$241.95	\$255.22	\$2,982.99	2 \$5,965.98
50%		HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	2 \$5,854.20
50%		Tufts Medicare Preferred HMO	\$209.45	\$220.44	\$2,579.34	2 \$5,158.68
50%		Tufts Medicare Plus	\$244.95	\$258.43	\$3,020.25	3 \$9,060.75
						9 \$26,039.61
Water & Sewer Enterprise Funds Senior Plans						\$26,039.61

Sasson Trace Golf Course						
Enterprise Funds Retiree %	Plan	Employer Monthly Payment -6/18 to 12/18	Employer Monthly Rate - 1/19 to 6/19 *	Employer FY 19 Annual Cost	FY 19 Projected # of Senior Plans	FY 19 Total Cost
50%	Managed Blue for Seniors	\$227.95	\$240.24	\$2,809.11	0	\$0.00
50%	Fallon Senior Plan	\$249.45	\$263.24	\$3,076.14	0	\$0.00
50%	BCBS MEDEX Enhanced	\$241.95	\$255.22	\$2,982.99	0	\$0.00
50%	HPHC MEDICARE Enhanced	\$237.45	\$250.40	\$2,927.10	0	\$0.00
50%	Tufts Medicare Preferred HMO	\$209.45	\$220.44	\$2,579.34	0	\$0.00
50%	Tufts Medicare Plus	\$244.95	\$258.43	\$3,020.25	0	\$0.00
						0 \$0.00
Total Sasson Trace Golf Course Enterprise Funds Senior Plans						

Non-Medicare Eligible Retirees

Water & Sewer						
Projected Enterprise						
Enterprise Funds %	Retiree %	Plan	Monthly Rate - FY 2019	Funds Annual Rate - FY 2019	Total Plans	Projected Total Plan Cost FY 2019
62%		Network Blue Benchmark - Individual	\$980.00	\$7,291.20	0	\$0.00
62%		Network Blue Benchmark - Family	\$2,628.00	\$19,552.32	0	\$0.00
50%		HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%		HP Benchmark-Individual	\$885.00	\$6,584.40	2	\$13,168.80
62%		HP Benchmark - Family	\$2,305.00	\$17,149.20	0	\$0.00
62%		Tufts Navigator Benchmark - Individual	\$945.00	\$7,030.80	0	\$0.00
62%		Tufts Navigator Benchmark - Family	\$2,474.00	\$18,406.56	0	\$0.00
75%		Fallon Direct Benchmark - Individual	\$647.00	\$5,823.00	0	\$0.00
75%		Fallon Direct Benchmark - Family	\$1,742.00	\$15,678.00	0	\$0.00
75%		Fallon Select Benchmark - Individual	\$695.00	\$6,255.00	3	\$18,765.00
75%		Fallon Select Benchmark - Family	\$1,873.00	\$16,857.00	3	\$50,571.00
					8	\$82,504.80

Total Water & Sewer Enterprise Funds Non-Medicare Eligible Retirees

\$82,504.80

Sasson Trace Golf Course						
Projected Enterprise						
Enterprise Funds %	Retiree %	Plan	Monthly Rate - FY 2019	Funds Annual Rate - FY 2019	Total Plans	Projected Total Plan Cost FY 2019
62%		Network Blue Benchmark - Individual	\$980.00	\$7,291.20	0	\$0.00
62%		Network Blue Benchmark - Family	\$2,628.00	\$19,552.32	0	\$0.00
50%		HP PPO-Individual	\$2,612.00	\$15,672.00	0	\$0.00
62%		HP Benchmark-Individual	\$885.00	\$6,584.40	0	\$0.00
62%		HP Benchmark - Family	\$2,305.00	\$17,149.20	0	\$0.00
62%		Tufts Navigator Benchmark - Individual	\$945.00	\$7,030.80	1	\$7,030.80
62%		Tufts Navigator Benchmark - Family	\$2,474.00	\$18,406.56	0	\$0.00
75%		Fallon Direct Benchmark - Individual	\$647.00	\$5,823.00	0	\$0.00
75%		Fallon Direct Benchmark - Family	\$1,742.00	\$15,678.00	0	\$0.00
75%		Fallon Select Benchmark - Individual	\$695.00	\$6,255.00	0	\$0.00
75%		Fallon Select Benchmark - Family	\$1,873.00	\$16,857.00	0	\$0.00
					1	\$7,030.80

Total Sasson Trace Golf Course Enterprise Funds Non-Medicare Eligible Retiree Plans

Total Costs

Enterprise Funds	Plans	Cost
Water & Sewer Active Employees Plans	22	\$282,915.20
Water & Sewer Enterprise Funds Retirees Plans	17	\$108,544.41
		\$391,459.61
Sasson Trace Golf Course Active Employees Plans	2	\$33,714.00
Sasson Trace Golf Course Enterprise Funds Retirees Plans	1	\$7,030.80
		\$40,744.80