



Town of Lynnfield, Massachusetts

DATE: April 01, 2019
 TO: School Employees entitled to Insurance Benefits
 FROM: Treasurer's Office
 RE: Insurance Rates for FY 2020

Following is a chart of the Medical, Dental and Life Insurance Rates for FY 2020. If you would like to join one of the plans offered, please do so no later than May 1, 2019. Deductions will start with the first paycheck in June for coverage beginning on July 1st.

INSURANCE	18 Bi-weekly	26 Bi-weekly
Fallon Community Direct Care Individual	\$ 60.07	\$41.58
Family	\$151.42	\$104.83
Fallon Community Select Care Individual	\$ 81.18	\$ 56.20
Family	\$ 197.19	\$136.51
Harvard Pilgrim Independence Individual	\$ 148.27	\$102.65
Family	\$ 361.90	\$250.56
Harvard Pilgrim Primary Choice Individual	\$ 64.58	\$ 44.71
Family	\$ 164.65	\$113.99
Health New England Individual	\$ 57.08	\$ 39.52
Family	\$ 135.65	\$ 93.91
Always Health Partners Complete Individual	\$ 64.69	\$ 44.79
Family	\$ 167.77	\$116.15
Tufts Health Plan Navigator Individual	\$ 124.63	\$ 86.28
Family	\$ 303.68	\$210.24
Tufts Health Plan Spirit Individual	\$ 56.59	\$ 39.18
Family	\$ 135.89	\$ 94.08
UniCare State Indemnity/Basic W/CIC Individual	\$ 362.03	\$250.64
Family	\$ 802.19	\$555.36
UniCare State Ind/Basic Without CIC/ Individual	\$ 344.85	\$238.74
Family	\$ 763.06	\$528.57
UniCare State Ind/Community Choice Individual	\$ 86.25	\$ 59.71
Family	\$ 212.83	\$147.34
UniCare State Indemnity/Plus Individual	\$ 116.01	\$ 80.32
Family	\$ 275.77	\$190.92

ALTUS DENTAL INSURANCE - SCHOOL

	26 WEEK	18 WEEK
ALTUS DENTAL INSURANCE		
INDIVIDUAL HIGH PLAN	\$18.78	\$27.13
FAMILY HIGH PLAN	\$53.90	\$77.86

LIFE (\$10,000 POLICY)	\$1.59	\$2.30
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Monthly Premium Rates per \$1,000 of Coverage

Under age 35	\$.13
35-39	\$.17
40-44	\$.26
45-49	\$.36
50-54	\$.60
55-59	\$1.00
60-64	\$1.55
65-69	\$2.42
70-74	\$3.85
75+ (Actives Only)	\$6.79

EyeMed Vision Care

	Employee 26 Pay	Employee 18 Pay
Individual	\$3.22	\$4.65
Employee & Spouse	\$6.12	\$8.83
Employee & Children	\$6.44	\$9.30
Family	\$9.46	\$13.67