



## 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 1<sup>st</sup>.

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
NHP Care 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

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**ALTUS DENTAL INSURANCE - SCHOOL**

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

<b>LIFE (\$10,000 POLICY)</b>	\$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

	<b>Employee 26 Pay</b>	<b>Employee 18 Pay</b>
<b>Individual</b>	<b>\$3.22</b>	<b>\$4.65</b>
<b>Employee &amp; Spouse</b>	<b>\$6.12</b>	<b>\$8.83</b>
<b>Employee &amp; Children</b>	<b>\$6.44</b>	<b>\$9.30</b>
<b>Family</b>	<b>\$9.46</b>	<b>\$13.67</b>