

**TOWN OF GRAFTON**  
**FY23 Health Insurance Rates - Effective July 1, 2022**

**Harvard Pilgrim Medical Rates - Active Employees & "Non-Medicare" Retirees**

<u>Harvard Pilgrim Best Buy HMO</u>	<u>Total Monthly Premium</u>	<u>Town @ 70 %</u>	<u>Employee / Retiree @ 30%</u>	<u>Bi-Weekly Deduction</u>	<u>Change</u>
Individual	\$853.43	\$597.40	\$256.03	\$128.01	6.7%
Family	\$2,082.34	\$1,457.64	\$624.70	\$312.35	
<u>Harvard Pilgrim "Focus" HMO</u>	<u>Total Monthly Premium</u>	<u>Town @ 70 %</u>	<u>Employee / Retiree @ 30%</u>	<u>Bi-Weekly Deduction</u>	<u>Change</u>
Individual	\$783.64	\$548.55	\$235.09	\$117.55	6.7%
Family	\$1,912.10	\$1,338.47	\$573.63	\$286.82	
<u>Harvard Pilgrim Best Buy PPO</u>	<u>Total Monthly Premium</u>	<u>Town @ 65 %</u>	<u>Employee / Retiree @ 35%</u>	<u>Bi-Weekly Deduction</u>	<u>Change</u>
Individual	\$981.52	\$637.99	\$343.53	\$171.77	6.7%
Family	\$2,394.93	\$1,556.70	\$838.23	\$419.11	

**Altus Dental Rates - Active Employees & Retirees**

<u>Dental A - "Low" Plan</u>	<u>Total Monthly Premium</u>	<u>Town @ 0 %</u>	<u>Employee / Retiree @ 100%</u>	<u>Bi-Weekly Deduction</u>	<u>Change</u>
Individual	\$30.14	\$0.00	\$30.14	\$15.07	-0.7%
Family	\$77.17	\$0.00	\$77.17	\$38.59	
<u>Dental B - "HIGH" Plan</u>	<u>Total Monthly Premium</u>	<u>Town @ 0 %</u>	<u>Employee / Retiree @ 100%</u>	<u>Bi-Weekly Deduction</u>	<u>Change</u>
Individual	\$42.28	\$0.00	\$42.28	\$21.14	-13.3%
Family	\$108.24	\$0.00	\$108.24	\$54.12	