

**TOWN OF GRAFTON**  
**FY24 Active Employee Health Insurance Rates - Effective July 1, 2023**

**Medical Rates THRU MASS STRATEGIC HEALTH GROUP (MSHG) HEALTH PLANS INC. (HPI)**

| <b><u>HEALTH PLANS (HPI) EPO</u></b><br><i>Previously Harvard Pilgrim Best-Buy HMO</i>        | <b><u>Total Monthly Premium</u></b> | <b><u>Town @ 70 %</u></b> | <b><u>Employee /<br/>Retiree @ 30%</u></b> | <b><u>Bi-Weekly<br/>Deduction (24)</u></b> | <b><u>Change</u></b> |
|---|-------------------------------------|---------------------------|--|--|----------------------|
| Individual  | \$890.13                            | \$623.09                  | \$267.04                                   | \$133.52                                   | 4.3%                 |
| Family  | \$2,171.88                          | \$1,520.32                | \$651.56                                   | \$325.78                                   |                      |
| <b><u>HEALTH PLANS (HPI) "FOCUS" EPO</u></b><br><i>Previously Harvard Pilgrim "Focus" HMO</i> | <b><u>Total Monthly Premium</u></b> | <b><u>Town @ 70 %</u></b> | <b><u>Employee /<br/>Retiree @ 30%</u></b> | <b><u>Bi-Weekly<br/>Deduction</u></b>      | <b><u>Change</u></b> |
| Individual  | \$817.34                            | \$572.14                  | \$245.20                                   | \$122.60                                   | 4.3%                 |
| Family  | \$1,994.32                          | \$1,396.02                | \$598.30                                   | \$299.15                                   |                      |
| <b><u>HEALTH PLANS (HPI) PPO</u></b><br><i>Previously Harvard Pilgrim Best-Buy PPO</i>        | <b><u>Total Monthly Premium</u></b> | <b><u>Town @ 65 %</u></b> | <b><u>Employee /<br/>Retiree @ 35%</u></b> | <b><u>Bi-Weekly<br/>Deduction</u></b>      | <b><u>Change</u></b> |
| Individual  | \$1,023.73                          | \$665.42                  | \$358.31                                   | \$179.15                                   | 4.3%                 |
| Family  | \$2,497.91                          | \$1,623.64                | \$874.27                                   | \$437.13                                   |                      |

**Altus Dental Rates**

| <b><u>Dental A - "Low" Plan</u></b>  | <b><u>Total Monthly Premium</u></b> | <b><u>Town @ 0 %</u></b> | <b><u>Employee /<br/>Retiree @ 100%</u></b> | <b><u>Bi-Weekly<br/>Deduction (24)</u></b> | <b><u>Change</u></b> |
|--------------------------------------|-------------------------------------|--------------------------|---|--|----------------------|
| Individual                           | \$30.14                             | \$0.00                   | \$30.14                                     | \$15.07                                    | 0.0%                 |
| Family                               | \$77.17                             | \$0.00                   | \$77.17                                     | \$38.59                                    |                      |
| <b><u>Dental B - "HIGH" Plan</u></b> | <b><u>Total Monthly Premium</u></b> | <b><u>Town @ 0 %</u></b> | <b><u>Employee /<br/>Retiree @ 100%</u></b> | <b><u>Bi-Weekly<br/>Deduction</u></b>      | <b><u>Change</u></b> |
| Individual                           | \$42.28                             | \$0.00                   | \$42.28                                     | \$21.14                                    | 0.0%                 |
| Family                               | \$108.24                            | \$0.00                   | \$108.24                                    | \$54.12                                    |                      |