

**Monthly Insurance Rates**  
**Comparison Sheet Between Annual Enrollment Rates effective July 1, 2004 and Annual Enrollment Rates effective July 1, 2005**  
**(arranged in order of cost)**

Type of Coverage	Premium Amount to be Deducted by Payroll Premium for Active Employees							
	Employees hired on or before June 30, 2003 with an annual salary as of Feb. 1, 2005 of less than \$35,000 15%		Employees hired on or before June 30, 2003 with an annual salary as of Feb. 1, 2005 of \$35,000 or more 20%		Employees hired after June 30, 2003 regardless of salary 25%		Full Cost Premium	
<b>Basic Life \$5,000 Coverage Only</b>	<b>\$0.80</b>		<b>\$1.06</b>		<b>\$1.33</b>		<b>\$5.30</b>	
<b>Basic Life Plus:</b>	<b>Basic Life &amp; Individual Health</b>	<b>Basic Life &amp; Family Health</b>	<b>Basic Life &amp; Individual Health</b>	<b>Basic Life &amp; Family Health</b>	<b>Basic Life &amp; Individual Health</b>	<b>Basic Life &amp; Family Health</b>	<b>Basic Life &amp; Individual Health</b>	<b>Basic Life &amp; Family Health</b>
<b>Commonwealth Indemnity w/CIC*</b> Last Year's Cost	<b>\$118.45</b> \$101.59	<b>\$269.37</b> \$230.67	<b>\$148.64</b> \$127.56	<b>\$337.61</b> \$289.26	<b>\$178.84</b> \$153.54	<b>\$405.86</b> \$347.87	<b>\$631.72</b> \$543.17	<b>\$1,429.49</b> \$1,226.84
<b>Commonwealth Indemnity w/o CIC*</b> Last Year's Cost	<b>\$90.58</b> \$77.93	<b>\$204.73</b> \$175.80	<b>\$120.77</b> \$103.90	<b>\$272.97</b> \$234.39	<b>\$150.97</b> \$129.88	<b>\$341.22</b> \$293.00	<b>\$603.86</b> \$519.51	<b>\$1,364.85</b> \$1,171.97
<b>Commonwealth Indemnity PLUS</b> Last Year's Cost	<b>\$66.12</b> \$57.27	<b>\$152.40</b> \$131.71	<b>\$88.15</b> \$76.35	<b>\$203.19</b> \$175.61	<b>\$110.20</b> \$95.44	<b>\$253.99</b> \$219.52	<b>\$440.77</b> \$381.75	<b>\$1,015.94</b> \$878.06
<b>Harvard Pilgrim POS</b> Last Year's Cost	<b>\$64.72</b> \$57.25	<b>\$155.31</b> \$137.32	<b>\$86.29</b> \$76.33	<b>\$207.07</b> \$183.08	<b>\$107.87</b> \$95.42	<b>\$258.84</b> \$228.86	<b>\$431.45</b> \$381.65	<b>\$1,035.34</b> \$915.42
<b>Navigator by Tufts</b> Last Year's Cost	<b>\$62.18</b> \$54.57	<b>\$149.29</b> \$130.82	<b>\$82.90</b> \$72.75	<b>\$199.04</b> \$174.42	<b>\$103.63</b> \$90.94	<b>\$248.81</b> \$218.03	<b>\$414.50</b> \$363.75	<b>\$995.21</b> \$872.10
<b>Fallon Select Care</b> Last Year's Cost	<b>\$57.04</b> \$50.62	<b>\$134.20</b> \$120.39	<b>\$76.04</b> \$67.48	<b>\$178.92</b> \$160.51	<b>\$95.06</b> \$84.36	<b>\$223.66</b> \$200.64	<b>\$380.21</b> \$337.41	<b>\$894.61</b> \$802.55
<b>Commonwealth Community CHOICE</b>	<b>\$56.10</b> \$52.96	<b>\$129.72</b> \$126.92	<b>\$74.80</b> \$70.60	<b>\$172.95</b> \$169.22	<b>\$93.50</b> \$88.26	<b>\$216.19</b> \$211.53	<b>\$373.99</b> \$353.01	<b>\$864.75</b> \$846.11
<b>Health New England (Western MA)</b> Last Year's Cost	<b>\$51.28</b> \$43.94	<b>\$125.84</b> \$107.60	<b>\$68.37</b> \$58.58	<b>\$167.78</b> \$143.47	<b>\$85.47</b> \$73.24	<b>\$209.73</b> \$179.34	<b>\$341.85</b> \$292.92	<b>\$838.91</b> \$717.33
<b>Neighborhood Health</b> Last Year's Cost	<b>\$50.02</b> \$47.06	<b>\$131.12</b> \$121.00	<b>\$66.69</b> \$62.74	<b>\$174.82</b> \$161.32	<b>\$83.37</b> \$78.43	<b>\$218.53</b> \$201.66	<b>\$333.44</b> \$313.68	<b>\$874.09</b> \$806.61
<b>Fallon Direct Care (Central MA)</b> Last Year's Cost	<b>\$48.81</b> \$42.16	<b>\$115.93</b> \$100.07	<b>\$65.07</b> \$56.21	<b>\$154.57</b> \$133.42	<b>\$81.35</b> \$70.26	<b>\$193.22</b> \$166.78	<b>\$325.37</b> \$281.03	<b>\$772.85</b> \$667.10

**\*CIC: Catastrophic Illness Coverage (with and without)**