

Monthly Insurance Rates (costs include Basic Life Insurance and cost of Health Plan)
Comparison Sheet Between Annual Enrollment Rates effective July 1, 2007 and Annual Enrollment Rates effective July 1, 2008
(arranged in order of cost by family coverage – most expensive to least expensive)

Non-Medicare Plans	Employees hired on or before June 30, 2003 (regardless of salary) will pay 15%		Employees hired after June 30, 2003 will pay 20%		Full Cost Premium	
Health Plan Costs (including Basic Life \$5,000)						
Basic Life Insurance \$5,000 Cost Former cost of Basic Life	\$1.03 \$0.80		\$1.37 \$1.06		\$6.85 \$5.30	
Health Plan Costs (including Basic Life \$5,000 Insurance):	Basic Life & Individual Health	Basic Life & Family Health	Basic Life & Individual Health	Basic Life & Family Health	Basic Life & Individual Health	Basic Life & Family Health
UniCare State Indemnity Plan/Basic w/CIC* UNICARE Last Year's Cost	\$142.48 \$124.23	\$330.84 \$288.16	\$178.48 \$158.06	\$414.46 \$366.67	\$754.49 \$699.34	\$1,752.33 \$1,622.85
UniCare State Indemnity Plan/Basic without CIC (Non-Comprehensive) Last Year's Cost	\$108.00 \$101.49	\$250.85 \$235.54	\$144.00 \$135.32	\$334.47 \$314.05	\$720.01 \$676.60	\$1,672.34 \$1,570.23
UniCare State Indemnity Plan PLUS Last Year's Cost	\$78.72 \$65.01	\$186.43 \$153.63	\$104.95 \$88.85	\$248.56 \$210.02	\$524.76 \$476.80	\$1,242.82 \$1,127.73
Harvard Pilgrim Independence Plan (PPO) Last Year's Cost	\$77.49 \$70.47	\$186.02 \$168.87	\$103.31 \$94.69	\$248.03 \$226.93	\$516.57 \$484.45	\$1,240.14 \$1,161.20
Navigator by Tufts Health Plan (PPO) Last Year's Cost	\$73.42 \$65.27	\$175.75 \$156.94	\$97.89 \$88.83	\$234.32 \$213.63	\$489.46 \$471.27	\$1,171.62 \$1,133.89
Fallon Community Health – Select Care (HMO) Last Year's Cost	\$71.26 \$65.92	\$169.57 \$154.98	\$95.00 \$87.89	\$226.09 \$206.64	\$475.02 \$434.46	\$1,130.45 \$1,033.19
NHP Care HMO Last Year's Cost	\$63.82 59.47	\$167.42 \$155.80	\$85.09 \$79.30	\$223.23 \$207.73	\$425.45 \$396.48	\$1,116.14 \$1,038.64
Health New England (Western MA) HMO Last Year's Cost	\$64.61 \$60.24	\$158.65 \$147.72	\$86.15 \$80.32	\$211.53 \$196.96	\$430.73 \$401.60	\$1,057.67 \$984.80
UniCare State Indemnity Plan/Community CHOICE	\$62.21 \$48.66	\$147.87 \$115.24	\$82.95 \$66.49	\$197.15 \$157.52	\$414.73 \$356.63	\$985.75 \$845.72
Fallon Community Health Plan - Direct Care - HMO Last Year's Cost	\$60.21 \$56.01	\$143.05 \$132.91	\$80.27 \$74.68	\$190.73 \$177.21	\$401.36 \$373.41	\$953.66 \$886.04

*CIC: Catastrophic Illness Coverage – (with/CIC plan pays 100% of a reasonable fee, without CIC plan pays 80% of reasonable fee)

Individual CIC: \$34.48/monthly, Family CIC: \$79.99/monthly.

HMO – Health Maintenance Org. – provides coverage by a network of hospitals, doctors and others within a certain geographic area. HMO requires selection of a Primary Care Physician. Does not offer out-of-network benefits.

PPO (Preferred Provider Org.) – network of doctors, hospitals and others, but also provides a lower level of benefits for treatment by out-of-network providers. PPO Plan does not require the selection of a Primary Care Physician.