

Town of Needham FY2020 Health Plan Rates for Non-Medicare Retirees

Effective July 1, 2019

Benchmark Plans		Monthly FULL COST	Town Contribution	Monthly Cost (12)	
				Retiree (YOU PAY)	Town Cost
Fallon SelectCare	Individual	\$ 754.00	76.5%	\$ 177.19	\$ 576.81
	Family	\$ 2,032.00	69.0%	\$ 629.92	\$ 1,402.08
Fallon DirectCare	Individual	\$ 702.00	76.5%	\$ 164.97	\$ 537.03
	Family	\$ 1,890.00	69.0%	\$ 585.90	\$ 1,304.10
Harvard Pilgrim Health Care	Individual	\$ 969.00	76.5%	\$ 227.72	\$ 741.29
	Family	\$ 2,524.00	69.0%	\$ 782.44	\$ 1,741.56
Blue Cross / Blue Shield	Individual	\$ 1,029.00	74.4%	\$ 263.42	\$ 765.58
	Family	\$ 2,759.00	66.0%	\$ 938.06	\$ 1,820.94
Tufts Health Plan	Individual	\$ 1,035.00	74.6%	\$ 262.89	\$ 772.11
	Family	\$ 2,709.00	63.8%	\$ 980.66	\$ 1,728.34
Qualified High Deductible Health Plans		Monthly FULL COST	Town Contribution	Monthly Cost (12)	
				Retiree	Town
Fallon SelectCare	Individual	\$ 635.00	76.5%	\$ 149.23	\$ 485.78
	Family	\$ 1,713.00	69.0%	\$ 531.03	\$ 1,181.97
Fallon DirectCare	Individual	\$ 592.00	76.5%	\$ 139.12	\$ 452.88
	Family	\$ 1,595.00	69.0%	\$ 494.45	\$ 1,100.55
Harvard Pilgrim Health Care	Individual	\$ 750.00	76.5%	\$ 176.25	\$ 573.75
	Family	\$ 1,957.00	69.0%	\$ 606.67	\$ 1,350.33
Blue Cross / Blue Shield	Individual	\$ 831.00	74.4%	\$ 212.74	\$ 618.26
	Family	\$ 2,231.00	66.0%	\$ 758.54	\$ 1,472.46
Tufts Health Plan	Individual	\$ 801.00	74.6%	\$ 203.45	\$ 597.55
	Family	\$ 2,098.00	63.8%	\$ 759.48	\$ 1,338.52
PPO Plans		FULL COST	TwN Contr.	Retiree	Town
Harvard Pilgrim Health Care	Individual	\$ 2,612.00	50%	\$ 1,306.00	\$ 1,306.00
	Family	\$ 5,800.00	50%	\$ 2,900.00	\$ 2,900.00