

Town of Littleton

Bi-Weekly Benefit Deductions for Plan Year starting July 1,2022

	From	To
12 month pay / 26 deductions	June 3, 2022	May 19, 2023
10 month pay / 20 deductions	April 22, 2022	April 7, 2023 skipping the months of July and August and Sept 9th

Health Insurance

	Total Monthly Cost	Total Cost per Year	Town Portion per Year @ 70.00%	Employee Portion per Year @ 30.00%	Town Monthly Share	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
HMO Blue (4035070)									
Individual	\$ 857.37	\$ 10,288.44	\$ 7,201.91	\$ 3,086.53	\$ 600.16	\$ 257.21	\$ 118.71	\$ 154.33	\$ 874.52
Family	\$ 2,248.63	\$ 26,983.56	\$ 18,888.49	\$ 8,095.07	\$ 1,574.04	\$ 674.59	\$ 311.35	\$ 404.75	\$ 2,293.60
PPO (2323404)									
Individual	\$ 1,041.60	\$ 12,499.20	\$ 8,749.44	\$ 3,749.76	\$ 729.12	\$ 312.48	\$ 144.22	\$ 187.49	\$ 1,062.43
Family	\$ 2,731.83	\$ 32,781.96	\$ 22,947.37	\$ 9,834.59	\$ 1,912.28	\$ 819.55	\$ 378.25	\$ 491.73	\$ 2,786.47
Retiree - Medex 2 (502323404)									
2023	\$ 330.43	\$ 3,965.16	\$ 2,775.61	\$ 1,189.55	\$ 231.30	\$ 99.13	\$ 198.26	for two MX	
50% SS	\$ 330.43	\$ 3,965.16	\$ 1,982.58	\$ 1,982.58	\$ 165.22	\$ 165.22	50% MX		
Retiree - MxLIS (-33.2 off emp)									
50% SS	\$ 297.73	\$ 3,572.76	\$ 2,775.61	\$ 797.15	\$ 231.30	\$ 66.43	LIS		
50% SS	\$ 297.73	\$ 3,572.76	\$ 1,982.58	\$ 1,590.18	\$ 165.22	\$ 132.52	50% LIS		

Dental Insurance

	Total Monthly Cost	Total Cost per Year	Employee Portion per Year	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
Low Plan							
Single	\$ 31.81	\$ 381.72	\$ 381.72	\$ 31.81	\$ 14.68	\$ 19.09	\$ 32.45
Emp & Spouse	\$ 63.59	\$ 763.08	\$ 763.08	\$ 63.59	\$ 29.35	\$ 38.15	\$ 64.86
Parent & Child	\$ 58.38	\$ 700.56	\$ 700.56	\$ 58.38	\$ 26.94	\$ 35.03	\$ 59.55
Full Family	\$ 83.61	\$ 1,003.32	\$ 1,003.32	\$ 83.61	\$ 38.59	\$ 50.17	\$ 85.28
High Plan							
Single	\$ 59.83	\$ 717.96	\$ 717.96	\$ 59.83	\$ 27.61	\$ 35.90	\$ 61.03
Emp & Spouse	\$ 119.54	\$ 1,434.48	\$ 1,434.48	\$ 119.54	\$ 55.17	\$ 71.72	\$ 121.93
Parent & Child	\$ 109.76	\$ 1,317.12	\$ 1,317.12	\$ 109.76	\$ 50.66	\$ 65.86	\$ 111.96
Full Family	\$ 157.23	\$ 1,886.76	\$ 1,886.76	\$ 157.23	\$ 72.57	\$ 94.34	\$ 160.37

Vision Insurance

	Total Monthly Cost	Total Cost per Year	Employee Portion per Year	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
Low Plan							
Single	\$ 5.54	\$ 66.48	\$ 66.48	\$ 5.54	\$ 2.56	\$ 3.32	\$ 5.65
Emp & Spouse	\$ 9.42	\$ 113.04	\$ 113.04	\$ 9.42	\$ 4.35	\$ 5.65	\$ 9.61
Parent & Child	\$ 9.70	\$ 116.40	\$ 116.40	\$ 9.70	\$ 4.48	\$ 5.82	\$ 9.89
Full Family	\$ 15.23	\$ 182.76	\$ 182.76	\$ 15.23	\$ 7.03	\$ 9.14	\$ 15.53

Life Insurance

	Total Monthly Cost	Total Cost per Year	Town Portion per Year @ 70.00%	Employee Portion per Year @ 30.00%	Town Monthly Share	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions
Boston Mutual (1282)								
Active Employees (\$10k)	\$ 7.90	\$ 94.80	66.36	\$ 28.44	5.53	\$ 2.37	\$ 1.09	\$ 1.42
Retirees (\$5k)	\$ 3.95	\$ 47.40	33.18	\$ 14.22	2.77	\$ 1.19		

Munis Premium Table Entries - Remember any 1st period premium adjustments & change back 2nd period

Note: For 24 week deductions - enter the Total Monthly Cost (1st column above) into Total Monthly Premium field and Employer Monthly Share.
TAB - Employee rate should populate.

For 20 week deductions enter the following Monthly Premium amounts & Employer Amount. TAB - Employee amount will populate):

	<u>Monthly Prem</u>	<u>Employer</u>	<u>Employee</u>
<u>Health</u>			
HMO - Individual - 20 (100/100/110)	1,114.61	780.23	\$ 334.38
HMO -Family - 20 (100/110/110)	2,923.19	2,046.24	\$ 876.95
PPO - Individual - 20 (110/100/110)	1,354.09	947.87	\$ 406.22
PPO -Family - 20 (110/110/110)	3,551.38	2,485.97	\$ 1,065.41
<u>Dental - Low</u>			
Single - 20 (200/200/210)	41.36		
Emp & Spouse - 20 (200/220/210)	82.66		
Parent & Child - 20 (200/230/210)	75.90		
Full Family - 20 (200/210/210)	108.70		
<u>Dental - High</u>			
Single - 20 (210/200/210)	77.78		
Emp & Spouse - 20 (210/220/210)	155.39		
Parent & Child - 20 (210/230/210)	142.70		
Full Family - 20 (210/210/210)	204.40		