

TOWN OF DUNSTABLE FY2023
EMPLOYEE BENEFITS EFFECTIVE JULY 1, 2022- JUNE 30, 2023
FULL TIME EMPLOYEES (Regularly scheduled 20+ hours weekly)

NEW RATES EFFECTIVE JULY 1, 2022

HEALTH INSURANCE

MIIA BLUE CROSS New England Network	TOTAL MONTHLY COST	TOTAL ANNUAL COST	MONTHLY TOWN PORTION	MONTHLY EMPLOYEE PORTION	PAYCHECK WH FIRST 2 PAYS PER MONTH
			75%	25%	
HMO Blue New England- Single	\$ 768.52	\$ 9,222.24	\$ 576.39	\$ 192.13	\$ 96.07
HMO Blue New England- Family	\$ 2,067.34	\$ 24,808.08	\$ 1,550.51	\$ 516.84	\$ 258.42
Blue Care Benchmark (PPO)-Single	\$ 827.32	\$ 9,927.84	\$ 620.49	\$ 206.83	\$ 103.42
Blue Care Benchmark (PPO)-Family	\$ 2,225.48	\$ 26,705.76	\$ 1,669.11	\$ 556.37	\$ 278.19

DENTAL INSURANCE

MIIA BLUE FREEDOM	TOTAL MONTHLY COST	TOTAL ANNUAL COST		MONTHLY EMPLOYEE PORTION	PAYCHECK WH FIRST 2 PAYS PER MONTH
				100%	
Blue Freedom- Single	\$ 49.95	\$ 599.40		\$ 49.95	\$ 24.98
Blue Freedom- Family	\$ 105.73	\$ 1,268.76		\$ 105.73	\$ 52.87

* Coverage begins immediately- double deductions for the first full month of employment. Partial months are prorated and added to first month coverage withholdings.

** Coverage is paid in advance. Example: May coverage is withheld from April's paychecks.

*** Rates are subject to change depending on enrollment.