



**City of Gardner**  
**Department of Personnel**  
**95 Pleasant Street**  
**Gardner, MA 01440**  
**(978) 630-4001 • Fax (978) 630-4025**

**HEALTH INSURANCE RATES**

**December 1, 2011**

		<u>HARVARD</u> <u>PILGRIM</u>	<u>BC/BS</u> <u>Choice &amp; Elect</u>	<u>N.E.</u>	<u>BC/BS</u> <u>DENTAL</u>
<b><u>WEEKLY</u></b>	<b>(48 TIMES)</b>				
	INDIVIDUAL	42.29	138.66	33.54	2.63
	FAMILY	110.77	346.50	87.85	6.23
<b><u>MONTHLY</u></b>	<b>(12 TIMES)</b>				
	INDIVIDUAL	169.14	554.63	134.17	10.53
	FAMILY	443.08	1,386.00	351.40	24.94
<b><u>TEACHER</u></b>	<b>(24 TIMES)</b>				
	INDIVIDUAL	84.57	277.32	67.09	5.27
	FAMILY	221.54	693.00	175.70	12.47
<b><u>PARAPROFESS.</u></b>	<b>(22 TIMES)</b>				
	INDIVIDUAL	92.27	302.53	73.18	5.74
	FAMILY	241.68	756.00	191.67	13.60
<b><u>36 WEEKS</u></b>	<b>(36 TIMES)</b>				
	INDIVIDUAL	56.39	184.88	44.72	3.51
	FAMILY	147.69	462.00	117.13	8.32

<b>HARVARD PILGRIM YEARLY</b>	Individual	\$ 2,029.92	Office Visit	\$20.00
	Family	\$ 5,316.96	Prescription	\$10/\$25/\$50
<b>BC/BS Blue Choice &amp; Care Elect</b>	YEARLY Individual	\$ 6,655.56	Office Visit	\$20.00
	Family	\$16,632.00	Prescription	\$10/\$25/\$50
<b>BC/BS N.E.</b>	YEARLY Individual	\$ 1,609.92	Office Visit	\$20.00
	Family	\$ 4,216.80	Prescription	\$10/\$25/\$50
<b>DENTAL</b>	YEARLY Individual	\$ 126.38	Family	\$ 299.25

**LIFE INSURANCE**      3.05 / MONTHLY WORKING      \$10,000.00 coverage  
                                  1.53 / MONTHLY RETIRED      \$5,000.00 coverage

**MEDEX** Individual      105.00 / MONTHLY      Prescription      \$10/\$20/\$35  
 Two Members      210.00 / MONTHLY  
 Surviving Spouse      210.00 / MONTHLY (50% of City Cost)

**COBRA** Monthly DENTAL Individual \$ 42.97 Family \$ 101.75  
 BC/BS C/E Individual \$ 1,131.48 Family \$ 2,827.44  
 BC/BS N.E. Individual \$ 547.41 Family \$ 1,433.71  
 HARVARD Individual \$ 690.09 Family \$ 1,807.77