

**Town of Westerly Health Insurance Rates
FY2021-2022**

		Local 808	Local 808	Administrative	Administrative	IBPO	IBPO
		22.5%	17.5%	20%	15.0%	22.5%	12%
Blue Cross	Effective 7/1/2021		wellness		wellness		wellness
Individual	Working rate	\$750.25	\$750.25	\$721.47	\$721.47	\$800.18	\$800.18
	Cobra Rate	\$765.26	\$765.26	\$735.90	\$735.90	\$816.18	\$816.18
	Annual Cost	\$9,003.00	\$9,003.00	\$8,657.64	\$8,657.64	\$9,602.16	\$9,602.16
	Employer Annual cost	\$6,977.33	\$7,427.48	\$6,926.11	\$7,358.99	\$7,441.67	\$8,449.90
	Employee Annual Cost	\$2,025.68	\$1,575.53	\$1,731.53	\$1,298.65	\$2,160.49	\$1,152.26
	EE Biweekly Deduction	\$77.91	\$60.60	\$66.60	\$49.95	\$83.10	\$44.32
Family	Working rate	\$1,873.09	\$1,873.09	\$1,796.15	\$1,796.15	\$1,995.33	\$1,995.33
	Cobra Rate	\$1,910.55	\$1,910.55	\$1,832.07	\$1,832.07	\$2,035.24	\$2,035.24
	Annual Cost	\$22,477.08	\$22,477.08	\$21,553.80	\$21,553.80	\$23,943.96	\$23,943.96
	Employer Annual cost	\$17,419.74	\$18,543.59	\$17,243.04	\$18,320.73	\$18,556.57	\$21,070.68
	Employee Annual Cost	\$5,057.34	\$3,933.49	\$4,310.76	\$3,233.07	\$5,387.39	\$2,873.28
	EE Biweekly Deduction	\$194.51	\$151.29	\$165.80	\$124.35	\$207.21	\$110.51
Delta Dental							
Individual	Working rate	\$38.15	\$38.15	\$37.76	\$37.76	\$36.50	\$36.50
	Cobra Rate	\$38.91	\$38.91	\$38.52	\$38.52	\$37.23	\$37.23
	Annual Cost	\$457.80	\$457.80	\$453.12	\$453.12	\$438.00	\$438.00
	Employer Annual cost	\$354.80	\$377.69	\$362.50	\$385.15	\$339.45	\$385.44
	Employee Annual Cost	\$103.01	\$80.12	\$90.62	\$67.97	\$98.55	\$52.56
	EE Biweekly Deduction	\$3.96	\$3.08	\$3.49	\$2.61	\$3.79	\$2.02
Family	Working rate	\$123.59	\$123.59	\$118.92	\$118.92	\$123.59	\$123.59
	Cobra Rate	\$126.06	\$126.06	\$121.30	\$121.30	\$126.06	\$126.06
	Annual Cost	\$1,483.08	\$1,483.08	\$1,427.04	\$1,427.04	\$1,483.08	\$1,483.08
	Employer Annual cost	\$1,149.39	\$1,223.54	\$1,141.63	\$1,212.98	\$1,149.39	\$1,305.11
	Employee Annual Cost	\$333.69	\$259.54	\$285.41	\$214.06	\$333.69	\$177.97
	EE Biweekly Deduction	\$12.83	\$9.98	\$10.98	\$8.23	\$12.83	\$6.84

Employee Total Biweekly Deductions							
	Individual	\$81.87	\$63.68	\$70.08	\$52.56	\$86.89	\$46.34
	Family	\$207.35	\$161.27	\$176.78	\$132.58	\$220.04	\$117.36

Police Retirees - Pre-July 1, 1993			Plan 65		
Blue Cross				Plan 65-PD	\$634.72
Individual	Working rate	\$1,038.47		Plan 65-Admin	\$184.08
Family	Working rate	\$2,596.36	Police Retirees - Post-July 1, 1993		
Delta Dental			Blue Cross		
Individual	Working rate	\$37.96	Individual	Working rate	\$626.33
Family	Working rate	\$128.54	Family	Working rate	\$1,562.21
			Delta Dental		
			Individual	Working rate	\$36.50
			Family	Working rate	\$123.59
			Police Retirees - Post-4/17		
			Blue Cross		
			Individual	Working rate	\$626.33
			Family	Working rate	\$1,562.21
			Delta Dental		
			Individual	Working rate	\$36.50
			Family	Working rate	\$123.59