

**Town of Westerly Health Insurance Rates  
FY2020-2021**

		Local 808 22.5%	Local 808 17.5%	Administrative 20%	Administrative 15.0%	IBPO 22.5%	IBPO 12%
<b>Blue Cross</b>	Effective 7/1/2020		<b>wellness</b>		<b>wellness</b>		<b>wellness</b>
<b>Individual</b>	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
	<b>EE Biweekly Deduction</b>	<b>\$77.91</b>	<b>\$60.60</b>	<b>\$66.60</b>	<b>\$49.95</b>	<b>\$83.10</b>	<b>\$44.32</b>
<b>Family</b>	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
	<b>EE Biweekly Deduction</b>	<b>\$194.51</b>	<b>\$151.29</b>	<b>\$165.80</b>	<b>\$124.35</b>	<b>\$207.21</b>	<b>\$110.51</b>
<b>Delta Dental</b>							
<b>Individual</b>	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
	<b>EE Biweekly Deduction</b>	<b>\$3.96</b>	<b>\$3.08</b>	<b>\$3.49</b>	<b>\$2.61</b>	<b>\$3.79</b>	<b>\$2.02</b>
<b>Family</b>	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
	<b>EE Biweekly Deduction</b>	<b>\$12.83</b>	<b>\$9.98</b>	<b>\$10.98</b>	<b>\$8.23</b>	<b>\$12.83</b>	<b>\$6.84</b>

<b>Employee Total Biweekly Deductions</b>							
	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

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