

Town of Westerly Health Insurance Rates

FY 2017 - 2018

		Local 808	Local 808	Administrative	Administrative	Police Active	
		20%	17.5%	20%	17.5%	Calendar Year	
Blue Cross			wellness		wellness	January 1, - December 31, 2017	
Individual	Working rate	\$813.86	\$813.86	\$629.81	\$629.81	\$626.33	\$626.33
	Cobra Rate	\$830.14	\$830.14	\$642.41	\$642.41	\$638.86	\$638.86
	Annual Cost	\$9,766.32	\$9,766.32	\$7,557.72	\$7,557.72	\$7,515.96	\$7,515.96
	Employer Annual cost	\$7,813.06	\$8,057.21	\$6,046.18	\$6,235.12	\$5,815.96	\$5,815.96
	Employee Annual Cost	\$1,953.26	\$1,709.11	\$1,511.54	\$1,322.60	\$1,700.00	\$1,700.00
	EE Biweekly Deduction	\$75.13	\$65.73	\$58.14	\$50.87	\$65.38	\$65.38
Family	Working rate	\$2,031.89	\$2,031.89	\$1,572.35	\$1,572.35	\$1,562.21	\$1,562.21
	Cobra Rate	\$2,072.53	\$2,072.53	\$1,603.80	\$1,603.80	\$1,593.45	\$1,593.45
	Annual Cost	\$24,382.68	\$24,382.68	\$18,868.20	\$18,868.20	\$18,746.52	\$18,746.52
	Employer Annual cost	\$19,506.14	\$20,115.71	\$15,094.56	\$15,566.27	\$15,146.52	\$15,146.52
	Employee Annual Cost	\$4,876.54	\$4,266.97	\$3,773.64	\$3,301.94	\$3,600.00	\$3,600.00
	EE Biweekly Deduction	\$187.56	\$164.11	\$145.14	\$127.00	\$138.46	\$138.46
Delta Dental							
Individual	Working rate	\$39.67	\$39.67	\$39.27	\$39.27	\$36.50	\$36.50
	Cobra Rate	\$40.46	\$40.46	\$40.06	\$40.06	\$37.23	\$37.23
	Annual Cost	\$476.04	\$476.04	\$471.24	\$471.24	\$438.00	\$438.00
	Employer Annual cost	\$380.83	\$392.73	\$376.99	\$388.77	\$350.40	\$361.35
	Employee Annual Cost	\$95.21	\$83.31	\$94.25	\$82.47	\$87.60	\$76.65
	EE Biweekly Deduction	\$3.66	\$3.20	\$3.62	\$3.17	\$3.37	\$2.95
Family	Working rate	\$124.90	\$124.90	\$123.68	\$123.68	\$123.59	\$123.59
	Cobra Rate	\$127.40	\$127.40	\$126.15	\$126.15	\$126.06	\$126.06
	Annual Cost	\$1,498.80	\$1,498.80	\$1,484.16	\$1,484.16	\$1,483.08	\$1,483.08
	Employer Annual cost	\$1,199.04	\$1,236.51	\$1,187.33	\$1,224.43	\$1,186.46	\$1,223.54
	Employee Annual Cost	\$299.76	\$262.29	\$296.83	\$259.73	\$296.62	\$259.54
	EE Biweekly Deduction	\$11.53	\$10.09	\$11.42	\$9.99	\$11.41	\$9.98

Employee Total Biweekly Deductions							
	Individual	\$78.79	\$68.94	\$61.76	\$54.04	\$68.75	\$68.33
	Family	\$199.09	\$174.20	\$156.56	\$136.99	\$149.87	\$148.44

		Police Retirees - Pre-July 1, 1993		Plan 65	
Blue Cross				Plan 65-PD	\$634.72
Individual	Working rate	\$913.43		Plan 65-Admin	\$184.08
Family	Working rate	\$2,279.75			
		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