

# Town of Littleton

## Bi-Weekly Benefit Deductions for Plan Year starting July 1, 2023

	From	To
12 month pay / 26 deductions	June 2, 2023	May 17, 2024
10 month pay / 20 deductions	April 21, 2023	April 5, 2024 skipping the months of July and August and Sept 9th

### Health Insurance

	Total Monthly Cost	Total Cost per Year	Town Portion per Year @ 70.00%	Employee Portion per Year @ 30.00%	Town Monthly Share	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
<b>HMO Blue (4035070)</b>									
Individual	\$ 910.53	\$ 10,926.36	\$ 7,648.45	\$ 3,277.91	\$ 637.37	\$ 273.16	\$ 126.07	\$ 163.90	\$ 928.74
Family	\$ 2,388.05	\$ 28,656.60	\$ 20,059.62	\$ 8,596.98	\$ 1,671.64	\$ 716.42	\$ 330.65	\$ 429.85	\$ 2,435.81
<b>PPO (2323404)</b>									
Individual	\$ 1,106.18	\$ 13,274.16	\$ 9,291.91	\$ 3,982.25	\$ 774.33	\$ 331.85	\$ 153.16	\$ 199.11	\$ 1,128.30
Family	\$ 2,901.20	\$ 34,814.40	\$ 24,370.08	\$ 10,444.32	\$ 2,030.84	\$ 870.36	\$ 401.70	\$ 522.22	\$ 2,959.22
<b>Retiree - Medex 2 (502323404)</b>									
2023	\$ 330.43	\$ 3,965.16	\$ 2,775.61	\$ 1,189.55	\$ 231.30	\$ 99.13	\$ 198.26	for two MX	
50% SS	\$ 330.43	\$ 3,965.16	\$ 1,982.58	\$ 1,982.58	\$ 165.22	\$ 165.22	50% MX		
<b>Retiree - MxLIS (-33.2 off emp)</b>									
50% SS	\$ 297.73	\$ 3,572.76	\$ 2,775.61	\$ 797.15	\$ 231.30	\$ 66.43	LIS		
	\$ 297.73	\$ 3,572.76	\$ 1,982.58	\$ 1,590.18	\$ 165.22	\$ 132.52	Surv Sp LIS		

### Dental Insurance

	Total Monthly Cost	Total Cost per Year	Employee Portion per Year	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
<b>Low Plan</b>							
Single	\$ 30.79	\$ 369.48	\$ 369.48	\$ 30.79	\$ 14.21	\$ 18.47	\$ 31.41
Emp & Spouse	\$ 61.56	\$ 738.72	\$ 738.72	\$ 61.56	\$ 28.41	\$ 36.94	\$ 62.79
Parent & Child	\$ 56.51	\$ 678.12	\$ 678.12	\$ 56.51	\$ 26.08	\$ 33.91	\$ 57.64
Full Family	\$ 80.93	\$ 971.16	\$ 971.16	\$ 80.93	\$ 37.35	\$ 48.56	\$ 82.55
<b>High Plan</b>							
Single	\$ 57.92	\$ 695.04	\$ 695.04	\$ 57.92	\$ 26.73	\$ 34.75	\$ 59.08
Emp & Spouse	\$ 115.71	\$ 1,388.52	\$ 1,388.52	\$ 115.71	\$ 53.40	\$ 69.43	\$ 118.02
Parent & Child	\$ 106.25	\$ 1,275.00	\$ 1,275.00	\$ 106.25	\$ 49.04	\$ 63.75	\$ 108.38
Full Family	\$ 152.20	\$ 1,826.40	\$ 1,826.40	\$ 152.20	\$ 70.25	\$ 91.32	\$ 155.24

### Vision Insurance

	Total Monthly Cost	Total Cost per Year	Employee Portion per Year	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions	Cobra Monthly Deduction @ 102%
<b>Low Plan</b>							
Single	\$ 5.54	\$ 66.48	\$ 66.48	\$ 5.54	\$ 2.56	\$ 3.32	\$ 5.65
Emp & Spouse	\$ 9.42	\$ 113.04	\$ 113.04	\$ 9.42	\$ 4.35	\$ 5.65	\$ 9.61
Parent & Child	\$ 9.70	\$ 116.40	\$ 116.40	\$ 9.70	\$ 4.48	\$ 5.82	\$ 9.89
Full Family	\$ 15.23	\$ 182.76	\$ 182.76	\$ 15.23	\$ 7.03	\$ 9.14	\$ 15.53

### Life Insurance

	Total Monthly Cost	Total Cost per Year	Town Portion per Year @ 70.00%	Employee Portion per Year @ 30.00%	Town Monthly Share	Employee Monthly Share	12 Month Employee 26 Bi-weekly deductions	10 Month Employee 20 Bi-weekly deductions
<b>Boston Mutual (1282)</b>								
Active Employees (\$10k)	\$ 7.90	\$ 94.80	66.36	\$ 28.44	5.53	\$ 2.37	\$ 1.09	\$ 1.42
Retirees (\$5k)	\$ 3.95	\$ 47.40	33.18	\$ 14.22	2.77	\$ 1.19		

**Munis Premium Table Entries - Remember any 1st period premium adjustments & change back 2nd period**

**Note: For 24 week deductions** - enter the Total Monthly Cost (1st column above) into Total Monthly Premium field and Employer Monthly Share.  
TAB - Employee rate should populate.

**For 20 week deductions enter the following Monthly Premium amounts & Employer Amount. TAB - Employee amount will populate):**

	<u>Monthly Prem</u>	<u>Employer</u>	<u>Employee</u>
<u>Health</u>			
HMO - Individual - 20 (100/100/110)	1,183.72	828.61	\$ 355.11
HMO -Family - 20 (100/110/110)	3,104.47	2,173.13	\$ 931.34
PPO - Individual - 20 (110/100/110)	1,438.02	1,006.62	\$ 431.40
PPO -Family - 20 (110/110/110)	3,771.59	2,640.12	\$ 1,131.47
<u>Dental - Low</u>			
Single - 20 (200/200/210)	40.02		
Emp & Spouse - 20 (200/220/210)	80.04		
Parent & Child - 20 (200/230/210)	73.47		
Full Family - 20 (200/210/210)	105.21		
<u>Dental - High</u>			
Single - 20 (210/200/210)	7.19		
Emp & Spouse - 20 (210/220/210)	12.24		
Parent & Child - 20 (210/230/210)	12.61		
Full Family - 20 (210/210/210)	19.80		
<u>Vision</u>			
Single - 20 (200/200/210)	#VALUE!		
Emp & Spouse - 20 (200/220/210)	-		
Parent & Child - 20 (200/230/210)	7.19		
Full Family - 20 (200/210/210)	12.24		

Aflac

Biweekly

Monthly