

Health Insurance Rates

Effective January 1, 2025

| | Employee Cost (per month) | University Contribution | Total Premium** |
|--|------------------------------|----------------------------|--------------------|
| Harvard Pilgrim PPO Plan | | | |
| Individual | \$273.28 | \$819.76 | \$1,093.04 |
| Family | \$741.96 | \$2,225.97 | \$2,967.93 |
| Harvard Pilgrim HMO Plan | | | |
| Individual | \$193.16 | \$772.67 | \$965.83 |
| Family | \$524.88 | \$2,099.50 | \$2,624.38 |
| "Delta Premier" Dental Plan | | | |
| Individual | \$15.76 | \$23.61 | \$39.37 |
| Family | \$53.44 | \$80.10 | \$133.54 |
| ** Total premiums above are working rates for self-insurance purposes. | | | |
| "DeltaCare" Dental Plan | | | |
| Individual | \$17.28 | \$25.89 | \$43.17 |
| Family | \$42.72 | \$64.06 | \$106.78 |
| EyeMed Vision Plan | | | |
| Individual | \$8.85 | | \$8.85 |
| Family | \$22.56 | | \$22.56 |

Note: All amounts are <u>monthly</u> costs. Payroll deductions apply to coverage for the current month (e.g., January deductions pay for January's coverage).

The annual open enrollment period for these plans occurs in November/December, effective January 1. Employees may change plans or type of membership (individual/family), or enroll in a plan for the first time, as of January 1 each year. **Enrollment or changes at other times of the year will not be permitted** unless certain qualifying events (life events) occur (e.g., a spouse's loss of coverage due to termination of employment; marriage; birth or adoption of a child; divorce or legal separation; or death of a spouse or dependent). The Benefits Office must be notified within 31 days of the qualifying event.