

**GIC Health Plan Rates**  
**MONTHLY RATES as of JULY 1, 2017**  
**FOR THE TOWN OF HINGHAM ENROLLEES**

INCLUDING THE    0.35% ADMINISTRATIVE FEE

**Active Employees, Retirees and Survivors without Medicare**

	Employee and Non-Medicare Retiree/ Survivor Pays Monthly %	Employee and Non-Medicare Retiree/ Survivor Pays Monthly \$	Employee and Non-Medicare Retiree/ Survivor Pays Monthly \$
<b>Health Plan</b>		<b>Individual Coverage</b>	<b>Family Coverage</b>
Fallon Health Direct Care (HMO)	50%	\$277.33	\$665.60
Fallon Health Select Care (HMO)	50%	\$368.53	\$884.45
Harvard Pilgrim Independence Plan (POS)	50%	\$412.12	\$1,005.55
Harvard Pilgrim Primary Choice Plan (HMO)	50%	\$310.35	\$757.27
Health New England (HMO)	50%	\$274.08	\$679.49
NHP Prime (HMO) <i>(Neighborhood Health Plan)</i>	50%	\$277.02	\$734.11
Tufts Health Plan Navigator (POS)	50%	\$364.42	\$889.21
Tufts Health Plan Spirit (HMO-type)	50%	\$276.64	\$665.96
UniCare State <i>Indemnity</i> Plan/Basic with CIC <i>(Comprehensive)</i>	50%	\$519.40	\$1,215.27
UniCare State <i>Indemnity</i> Plan/Basic without CIC <i>(Non-Comprehensive)</i>	50%	\$495.90	\$1,160.76
UniCare State <i>Indemnity</i> Plan/Community Choice (PPO-type)	50%	\$260.30	\$624.73
UniCare State <i>Indemnity</i> Plan/PLUS (PPO-type)	50%	\$346.60	\$828.07

**Retirees and Survivors with Medicare**

	Retiree and Survivor Pays Monthly Per Person	
<b>Health Plan</b>	<b>%</b>	<b>\$</b>
Fallon Senior Plan* (HMO)	50%	\$168.09
Harvard Pilgrim Medicare Enhance (Indemnity)	50%	\$211.53
Health New England MedPlus (HMO)	50%	\$197.42
Tufts Health Plan Medicare Complement (HMO)	50%	\$191.13
Tufts Health Plan Medicare Preferred* (HMO)	50%	\$150.53
UniCare State <i>Indemnity</i> Plan/Medicare Extension (OME) with CIC <i>(Comprehensive)</i>	50%	\$190.32
UniCare State <i>Indemnity</i> Plan/Medicare Extension (OME) without CIC <i>(Non-Comprehensive)</i>	50%	\$184.96

*\*Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change on January 1, 2018*

*Rates are calculated by the Town of Hingham-Benefits Coordinator*

**RATE QUESTIONS? CALL: 781-741-1470**

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**Retired Teachers without Medicare**

	RETIRED TEACHERS WHO ACHIEVED 30 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009 10%		RETIRED TEACHERS WHO ACHIEVED 25 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009 20%		RETIRED TEACHERS WHO ACHIEVED 20 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009 30%		RETIRED TEACHERS WHO ACHIEVED 10 YEARS OF CREDITABLE SERVICE 50%	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
<b>Health Plan</b>								
Fallon Health Direct Care (HMO)	\$55.47	\$133.12	\$110.93	\$266.24	\$166.40	\$399.36	\$277.33	\$665.60
Fallon Health Select Care (HMO)	\$73.71	\$176.89	\$147.41	\$353.78	\$221.12	\$530.67	\$368.53	\$884.45
Harvard Pilgrim Independence Plan (PPO)	\$82.42	\$201.11	\$164.85	\$402.22	\$247.27	\$603.33	\$412.12	\$1,005.55
Harvard Pilgrim Primary Choice Plan (HMO)	\$62.07	\$151.45	\$124.14	\$302.91	\$186.21	\$454.36	\$310.35	\$757.27
Health New England (HMO)	\$54.82	\$135.90	\$109.63	\$271.80	\$164.45	\$407.69	\$274.08	\$679.49
NHP Prime (HMO) (Neighborhood Health Plan)	\$55.40	\$146.82	\$110.81	\$293.64	\$166.21	\$440.47	\$277.02	\$734.11
Tufts Health Plan Navigator (PPO)	\$72.88	\$177.84	\$145.77	\$355.68	\$218.65	\$533.52	\$364.42	\$889.21
Tufts Health Plan Spirit (HMO-type)	\$55.33	\$133.19	\$110.65	\$266.38	\$165.98	\$399.58	\$276.64	\$665.96
UniCare State Indemnity Plan/Basic with CIC (Comprehensive)	\$103.88	\$243.05	\$207.76	\$486.11	\$311.64	\$729.16	\$519.40	\$1,215.27
UniCare State Indemnity Plan/Basic without CIC (Non-Comprehensive)	\$99.18	\$232.15	\$198.36	\$464.30	\$297.54	\$696.46	\$495.90	\$1,160.76
UniCare State Indemnity Plan/Community Choice (PPO-type)	\$52.06	\$124.95	\$104.12	\$249.89	\$156.18	\$374.84	\$260.30	\$624.73
UniCare State Indemnity Plan/PLUS (PPO-type)	\$69.32	\$165.61	\$138.64	\$331.23	\$207.96	\$496.84	\$346.60	\$828.07

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**Retired Teachers with Medicare**

	RETIRED TEACHERS WHO ACHIEVED 30 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009  10%  PER PERSON	RETIRED TEACHERS WHO ACHIEVED 25 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009  20%  PER PERSON	RETIRED TEACHERS WHO ACHIEVED 20 YEARS OF CREDITABLE SERVICE AS OF AUG.1, 2009  30%  PER PERSON	RETIRED TEACHERS WHO ACHIEVED 10 YEARS OF CREDITABLE SERVICE  50%  PER PERSON
Fallon Senior Plan* (HMO)	\$33.62	\$67.23	\$100.85	\$168.09
Harvard Pilgrim Medicare Enhance (Indemnity)	\$42.31	\$84.61	\$126.92	\$211.53
Health New England MedPlus (HMO)	\$39.48	\$78.97	\$118.45	\$197.42
Tufts Health Plan Medicare Complement (HMO)	\$38.23	\$76.45	\$114.68	\$191.13
Tufts Health Plan Medicare Preferred* (HMO)	\$30.11	\$60.21	\$90.32	\$150.53
UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive)	\$38.06	\$76.13	\$114.19	\$190.32
UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (Non- Comprehensive)	\$36.99	\$73.98	\$110.97	\$184.96

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