

**Town of Douglas**  
**Medical and Dental Monthly Rates**

**RATES EFFECTIVE JULY 1, 2024 THRU JUNE 30, 2025**

**HEALTH PLANS INC., EPO-HIGH DEDUCTIBLE**

	HP-HD-EPO	HPI-HD-EPO	% change
	<u>FY 2024</u>	<u>FY 2025</u>	
Individual	\$717.12	\$717.12	0.00%
Family	\$1,900.20	\$1,900.20	0.00%

  

	<u>Town Share</u>	<u>Employee Share</u>	
Individual	\$573.70	\$143.42	
Family	\$1,520.16	\$380.04	
Retired-Individual	\$358.56	\$358.56	
Retired-Family	\$950.10	\$950.10	

**HEALTH PLANS INC., PPO-HIGH DEDUCTIBLE**

	HP-HD-PPO	HPI-HD-PPO	% change
	<u>FY 2024</u>	<u>FY 2025</u>	
Individual	\$771.80	\$771.80	0.00%
Family	\$2,045.28	\$2,045.28	0.00%

  

	<u>Town Share</u>	<u>Employee Share</u>	
Individual	\$617.44	\$154.36	
Family	\$1,636.22	\$409.06	
Retired-Individual	\$385.90	\$385.90	
Retired-Family	\$1,022.64	\$1,022.64	

**VSP Vision Care is voluntary. There is no contribution from the Town.**

	<u>FY 2024</u>	<u>FY 2025</u>	% change
Altus Vision-Individual	\$ 5.06	\$ 5.06	0.00%
Altus Vision-Family	\$ 17.24	\$ 17.24	0.00%

**Dental Plans are voluntary. There is no contribution from the Town.**

<b>Altus Dental - Low Option</b>	<u>FY 2024</u>	<u>FY 2025</u>	% change
	Family	Family	
	\$105.26	\$111.58	6.00%
	Individual	Individual	
	\$38.28	\$40.58	6.00%
<b>Altus Dental - High Option</b>			
	Family	Family	% change
	\$137.30	\$145.54	6.00%
	Individual	Individual	
	\$48.92	\$51.86	6.00%
<b>Altus Dental - Preventative Care</b>		<u>FY 2025</u>	% change
<b>**NEW FOR FY 2025**</b>		Family	
		\$62.00	
		Individual	
		\$20.00	

Additional Information on Back



## RETIREE PLAN OFFERED

<u>Effective 01/01/2024-12/31/2024</u>	<u>Town Share</u>	<u>Retiree Share</u>
Aetna Medicare Advantage PPO	\$144.86	\$144.86

## OTHER IMPORTANT CONTACT INFORMATION

**Disability & Life are voluntary. There is no contribution from the Town.**

### **Colonial Life**

Contact: Mr. Scott Curtis 1-978-456-7717 X86  
[Scott.Curtis@coloniallifesales.com](mailto:Scott.Curtis@coloniallifesales.com)

### **MetLife Resources & Texas Life**

Contact: Kevin Daley 1-508-890-6240  
[kdaly@baystatefinancial.com](mailto:kdaly@baystatefinancial.com)  
Contact: Naomi Myhaver 1-508-890-6260  
[nmyhaver@baystatefinancial.com](mailto:nmyhaver@baystatefinancial.com)

### **Boston Mutual**

Contact: Nicole Girard 1-800-669-2668 X689  
[nicole\\_girard@bostonmutual.com](mailto:nicole_girard@bostonmutual.com)

### **Massachusetts SMART Plan**

Contact: Aiman Janineh, CFP, Retirement Plan Advisor  
[aiman.janineh@empower.com](mailto:aiman.janineh@empower.com) 1-508-207-8656

### **Worcester Regional Retirement**

[www.wrrboard.org](http://www.wrrboard.org) 1-508-832-6314

### **Massachusetts Teachers Retirement**

<http://mtrs.state.ma.us> 1-617-679-6877

### **TSA Consulting Group, Inc.**

[tsacg.com](http://tsacg.com) 1-888-796-3786

