

FY 2021 Health/Dental Insurance Rates

Standard Deductible Plans*	FY 21 Rates		
	Individual	S.Parent/S.Child	Family
Blue Cross/Blue Shield PPO	1,121.00	2,249.00	2,808.00
Employee Contribution	392.35	787.15	982.80
Per pay period deduction pre tax	196.18	393.58	491.40
Blue Cross/Blue Shield HMO Blue	858.00	1,731.00	2,303.00
Employee Contribution	300.30	605.85	806.05
Per pay period deduction pre tax	150.15	302.93	403.03
Harvard Pilgrim PPO	935.00	1,870.00	2,474.00
Employee Contribution	327.25	654.50	865.90
Per pay period deduction pre tax	163.63	327.25	432.95
Harvard Pilgrim HMO/EPO	852.00	1,704.00	2,279.00
Employee Contribution	298.20	596.40	797.65
Per pay period deduction pre tax	149.10	298.20	398.83
Dental Dent per month	42.00	84.00	109.00
Eye Med per month	7.53	14.31	21.02

* Deductibles are \$300 for Individual, \$600 for SPSC, and \$900 for Family.

High Deductible HAS-Qualified Plans*	FY 21 Rates		
	Individual	S.Parent/S.Child	Family
Blue Cross/Blue Shield PPO	935.00	1,878.00	2,345.00
Employee Contribution	327.25	657.30	820.75
Per pay period deduction pre tax	163.63	328.65	410.38
Blue Cross/Blue Shield HMO Blue	718.00	1,450.00	1,927.00
Employee Contribution	251.30	507.50	674.45
Per pay period deduction pre tax	125.65	253.75	337.23
Harvard Pilgrim PPO	740.00	1,499.00	1,991.00
Employee Contribution	259.00	524.65	696.85
Per pay period deduction pre tax	129.50	262.33	348.43
Harvard Pilgrim HMO/EPO	672.00	1,363.00	1,810.00
Employee Contribution	235.20	477.05	633.50
Per pay period deduction pre tax	117.60	238.53	316.75

*Employers must contribute 50% of the deductible to the employees Health Savings Account (HSA)

Deductibles are \$2,000 for Individuals, \$4,000 for SP/SC, and \$4,000 for Family.

** Single Parent/Single Child (SP/SC) plan design is identical to the Family plan design.

The above rates are per month, the employee contribution is stated by month then pay period.
The payroll deductions are made for 24 pay periods per year.

Comparison information on the above plans is available through
Cape Cod Municipal Health Group's website: ccmhg.com