

FY25 BENEFIT RATES (REV. FEB 2025)

MSHG PLANS \$500/\$1000 DEDUCTIBLE	MONTHLY COST	SCHOOL EMPLOYEE COST (20 PAY PERIODS)	SCHOOL EMPLOYEE COST (20 PAY PERIODS)	TOWN EMPLOYEE COST (24 PAY PERIODS)	TOWN EMPLOYEE COST (24 PAY PERIODS)	RETIREE COST 50%	TOWN COST 80%	TOWN COST 75%	RETIREE 50%
		20%	25%	20%	25%		80%	75%	50%
HPI Focus Individual	\$ 1,087.56	\$ 131.82	\$ 164.78	\$ 108.76	\$ 135.95	\$ 543.78	\$ 870.05	\$ 815.67	\$ 543.78
HPI Focus Family	\$ 2,784.73	\$ 337.38	\$ 421.72	\$ 278.47	\$ 348.09	\$ 1,392.37	\$ 2,227.78	\$ 2,088.55	\$ 1,392.37
HPI Network Individual	\$ 1,208.41	\$ 146.47	\$ 183.09	\$ 120.84	\$ 151.05	\$ 604.20	\$ 966.73	\$ 906.31	\$ 604.21
HPI Network Family	\$ 3,141.69	\$ 380.81	\$ 476.01	\$ 314.17	\$ 392.71	\$ 1,570.85	\$ 2,513.35	\$ 2,356.27	\$ 1,570.85
HPI PPO Individual	\$ 2,032.93	\$ 246.42	\$ 308.01	\$ 203.29	\$ 254.12	\$ 1,016.47	\$ 1,626.34	\$ 1,524.70	\$ 1,016.47
HPI PPO Family	\$ 5,285.64	\$ 640.69	\$ 800.85	\$ 528.56	\$ 660.71	\$ 2,642.82	\$ 4,228.51	\$ 3,964.23	\$ 2,642.82

DENTAL & VISION	MONTHLY COST	SCHOOL EMPLOYEE COST (20 PAY PERIODS)	TOWN EMPLOYEE COST (24 PAY PERIODS)
Altus Dental Preventative Individual Plan-NEW FY25	\$ 20.00	\$ 12.00	\$ 10.00
Altus Dental Preventative Family Plan-NEW FY25	\$ 62.00	\$ 37.20	\$ 31.00
Altus Dental Individual Low Plan	\$ 40.58	\$ 24.35	\$ 20.29
Altus Dental Family Low Plan	\$ 111.58	\$ 66.95	\$ 55.79
Altus Dental Individual High Plan	\$ 51.86	\$ 31.12	\$ 25.94
Altus Dental Family High Plan	\$ 145.54	\$ 87.32	\$ 72.77
VSP Vision Individual Plan	\$ 5.05	\$ 3.03	\$ 2.53
VSP Vision Family Plan	\$ 17.25	\$ 10.35	\$ 8.63

MEDICARE SUPPLEMENTAL PLAN (AETNA)	MONTHLY COST	RETIREE 1/1/2024	RETIREE 1/1/2025
		50%	50%
AETNA	\$ 336.19	\$ 148.50	\$ 168.09