



**Town of Belmont Fiscal Year 2025 Health Insurance Rates**  
**Town Active Employees and Non-Medicare Retirees**  
**Effective July 1, 2025 - June 30, 2026**

**Harvard Pilgrim HMO (75/25 Split)\***

Plan Type	Emp. Pay-Period	Employee Portion (Deduction Amount)		Town Portion		Total Contract Cost	
		Emp. Monthly Rate	Emp. Annual Cost	Town Monthly	Town Annual Cost	Total Monthly Cost	Total Annual Cost
<i>Individual</i>	<b>\$60.02</b>	\$260.08	\$3,120.96	\$780.24	\$9,362.87	\$1,040.32	\$12,483.83
<i>Family</i>	<b>\$162.61</b>	\$704.63	\$8,455.62	\$2,113.90	\$25,366.85	\$2,818.54	\$33,822.46

\* The 75/25 Cost sharing HMO applies to: Newly-hired employees in the following groups will pay twenty-five percent (25%) of the HMO Cost; AFSCME Employees hired on or after November 1, 2014; Belmont Librarian's Association Employees hired on or after January 1, 2015; SEIU Employees hired on or after July 1, 2015; Non-Union Town Employees hired on or after October 1, 2015; Fire Employees hired on or after January 1, 2016; IBEW employees hired on or after January 1, 2016; Dipatch Union Employees hired on or after January 1, 2016; Police Patrol Employees hired on or after July 1, 2016; Police Superior Employees hired on or after July 1, 2016; Non-Union School Employees hired on or after January 2, 2020; School AFSCME hired on or after July 1, 2022

**Harvard Pilgrim HMO (80/20 Split)--Employees Hired Prior to October 1, 2015**

Plan Type	Emp. Pay-Period	Employee Portion (Deduction Amount)		Town Portion		Total Contract Cost	
		Emp. Monthly Rate	Emp. Annual Cost	Town Monthly	Town Annual Co	Total Monthly Co	Total Annual Cost
<i>Individual</i>	<b>\$48.01</b>	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
<i>Family</i>	<b>\$130.09</b>	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46

**Harvard Pilgrim PPO (50/50 Split)**

Plan Type	Employee Pay-Period	Employee Portion (Deduction Amount)		Town Portion		Total Contract Cost	
		Employee Monthly Ra	Employee Annual Cost	Town Monthly	Town Annual Co	Total Monthly Co	Total Annual Cost
<i>Individual</i>	<b>\$180.84</b>	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
<i>Family</i>	<b>\$521.39</b>	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19