



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

**Harvard Pilgrim HMO (80/20 Split)-All Unit A&D Employees (Unit B Hired Before 10/01/2015 & Unit C Hired Before 07/01/2022)**

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Emp. Pay-Period	Emp. Monthly Rate	Emp. Annual Cost	Town Month/Town Annual Co	Total Monthly Cos	Total Annual Cost	
Individual- UNIT A - (26-Paycheck)	\$96.03	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
Individual- UNIT B & Custodians - (52-paycheck)	\$48.01	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
Individual- UNIT C & Food Service - (42-Paycheck)	\$59.45	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
Individual- UNIT C & Food Service - (44-Paycheck)	\$56.74	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
Individual- UNIT D - (21-Paycheck)	\$118.89	\$208.06	\$2,496.77	\$832.26	\$9,987.06	\$1,040.32	\$12,483.83
Family- UNIT A - (26-Paycheck)	\$260.17	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46
Family- UNIT B - (52-Paycheck)	\$130.09	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46
Family- UNIT C & Food Service - (42-Paycheck)	\$161.06	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46
Family- UNIT C & Food Service - (44-Paycheck)	\$153.74	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46
Family- UNIT D - (21-Paycheck)	\$322.12	\$563.71	\$6,764.49	\$2,254.83	\$27,057.97	\$2,818.54	\$33,822.46

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

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Emp. Pay-Period	Emp. Monthly Rate	Emp. Annual Cost	Town Month/Town Annual Co	Total Monthly Cos	Total Annual Cost	
Individual- UNIT B & Custodians - (52-paycheck)	\$60.02	\$260.08	\$3,120.96	\$780.24	\$9,362.87	\$1,040.32	\$12,483.83
Individual- UNIT C & Food Service - (44-Paycheck)	\$70.93	\$260.08	\$3,120.96	\$780.24	\$9,362.87	\$1,040.32	\$12,483.83
Individual- UNIT C & Food Service - (42-Paycheck)	\$74.31	\$260.08	\$3,120.96	\$780.24	\$9,362.87	\$1,040.32	\$12,483.83
Family- UNIT B & Custodians - (52-Paycheck)	\$162.61	\$704.63	\$8,455.62	\$2,113.90	\$25,366.85	\$2,818.54	\$33,822.46
Family- UNIT C & Food Service - (44-Paycheck)	\$192.17	\$704.63	\$8,455.62	\$2,113.90	\$25,366.85	\$2,818.54	\$33,822.46
Family- UNIT C & Food Service - (42-Paycheck)	\$201.32	\$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 PPO (50/50 Split)**

Plan Type/# of pays	Employee Portion (Deduction Amount)			Town Portion		Total Contract Cost	
	Emp. Pay-Period	Emp. Monthly Rate	Emp. Annual Cost	Town Month/Town Annual Co	Total Monthly Cos	Total Annual Cost	
Individual- UNIT A - (26-Paycheck)	\$361.67	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
Individual- UNIT B & Custodians - (52-paycheck)	\$180.84	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
Individual- UNIT C & Food Service - (42-Paycheck)	\$223.89	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
Individual- UNIT C & Food Service - (44-Paycheck)	\$213.71	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
Individual- UNIT D - (21-Paycheck)	\$447.78	\$783.62	\$9,403.44	\$783.62	\$9,967.66	\$1,661.28	\$19,935.31
Family- UNIT A - (26-Paycheck)	\$1,042.77	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19
Family- UNIT B & Custodian s- (52-paycheck)	\$521.39	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19
Family- UNIT C & Food Service - (42-Paycheck)	\$645.53	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19
Family- UNIT C & Food Service - (44-Paycheck)	\$616.18	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19
Family- UNIT D - (21-Paycheck)	\$1,291.05	\$2,259.34	\$27,112.10	\$2,131.45	\$27,112.10	\$4,518.68	\$54,224.19