

BERKSHIRE HILLS REGIONAL SCHOOL DISTRICT
July 1, 2020 to June 30, 2021
ACTIVE EMPLOYEES
HEALTH & LIFE INSURANCE RATES

	<i>Total Annual Cost</i>	<i>Total Monthly Cost</i>	<i>District Monthly Share</i>	<i>Employee Monthly Share</i>	<i>21 Payrolls 9/10/2020 6/30/2021</i>
72.5%-27.5%					
PPO:Blue Care Elect - PPO - Deductible					
Individual	\$ 13,068.00	1,089.00	789.53	299.48	171.13
Family	\$ 35,052.00	2,921.00	2,117.72	803.28	459.01
75%-25%					
Blue Choice New England - POS - Deductible					
Individual	\$ 10,356.00	863.00	647.25	215.75	123.29
Family	\$ 27,816.00	2,318.00	1,738.50	579.50	331.14
82.5%-17.5%					
HMO Blue New England - HMO -Deductible					
Individual	\$ 8,760.00	730.00	602.25	127.75	73.00
Family	\$ 23,484.00	1,957.00	1,614.52	342.48	195.70
50%-50%					
Dental Insurance					
Dental Blue Freedom					
Individual	\$ 384.00	32.00	16.00	16.00	9.38 *
Family	\$ 1,056.00	88.00	44.00	44.00	25.29 *
Boston Mutual					
Life Insurance					
10,000 Term Life	\$ 72.00	6.00	5.34	0.66	0.38

*includes rate increase for July/August 2020