

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## LIST OF ALL RATES AND EFFECTIVE DATES

### HEALTH OPTIONS FOR *ACTIVE* EMPLOYEES:

Options	Total Monthly Premium 10/1/2025 to 6/30/2026	Total Monthly Premium 7/1/2026 to 6/30/2027	% Increased
<b>Network Blue New England (HMO)</b>			
Individual (Employee Only)	\$ 1,007.00	\$ 1,133.00	12.48%
Employee +1	\$ 2,344.00	\$ 2,637.00	12.48%
Family	\$ 2,888.00	\$ 3,248.00	12.48%
<b>Blue Care Elect Preferred (PPO)</b>			
Individual (Employee Only)	\$ 1,180.00	\$ 1,327.00	12.48%
Family	\$ 3,221.00	\$ 3,623.00	12.48%

### SUPPLEMENTAL OPTION (TYPICALLY FOR *RETIRED* EMPLOYEES WHO ALSO HAVE MEDICARE A&B):

Options	Total Monthly Premium January 1, 2025 to December 31, 2025	Total Monthly Premium January 1, 2026 to December 31, 2026	% Increased
<b>Medex 2 w/ Blue Medicare Rx PDP (PPO)</b>			
Individual	\$ 416.00	\$ 495.00	19.0%

### VOLUNTARY DENTAL OPTIONS:

Options	Total Monthly Premium July 1, 2023 to June 30, 2026	Total Monthly Premium July 1, 2026 to June 30, 2027	% Increased
<b>Delta Voluntary Dental (\$750 Plan)</b>			
Individual (Employee Only)	\$ 23.75	\$ 26.96	13.5%
Family	\$ 67.96	\$ 77.13	13.5%
<b>Delta Voluntary Dental - Core PPO (\$1250) Plan</b>			
Individual (Employee Only)	\$ 23.65	\$ 26.84	13.5%
Employee +1	\$ 46.67	\$ 52.97	13.5%
Family	\$ 87.21	\$ 98.98	13.5%
<b>Delta Voluntary Dental - High PPO (\$1500) Plan</b>			
Individual (Employee Only)	\$ 44.15	\$ 50.11	13.5%
Employee +1	\$ 83.80	\$ 95.11	13.5%
Family	\$ 129.73	\$ 147.24	13.5%

### VOLUNTARY VISION OPTIONS:

Options	Total Monthly Premium July 1, 2023 to June 30, 2026	Total Monthly Premium July 1, 2026 to June 30, 2027	% Increased
<b>Voluntary Vision</b>	<b>MetLife</b>	<b>Altus</b>	
Individual (Employee Only)	\$ 6.57	\$ 6.05	Overall Average (5.12%)
Employee + Child	\$ 11.14	\$ 12.70	
Employee + Spouse	\$ 13.17	\$ 12.10	
Family	\$ 18.37	\$ 17.55	

### LIFE INSURANCE OPTIONS:

Options	Total Monthly Premium July 1, 2024 to June 30, 2026		
<b>Boston Mutual Life Insurance</b>			
Basic Coverage	\$ 1.39 / \$ 1000		0.0%
Accidental Death & Dismemberment	\$ 0.03 / \$ 1000		0.0%
Optional Life Insurance Coverage will also remain the same in FY-2025			