

2014 Allenstown's Health Insurance Cost Analysis

Current Monthly Cost @ 80/20 Cost Share				Current Annual Cost 80/20 Cost Share			
Plan Type	Medical Plan Code	Total Monthly Cost	Town Cost	Employee Cost	Total Annual Cost	Town Share	Employee Share
Prescription Plan Code		R\$3/15M\$1				80%	20%
single	BC2T10+	\$779.46	\$ 624	\$ 156	\$ 9,354	\$ 7,483	\$ 1,871
2-person		\$1,558.93	\$ 1,247	\$ 312	\$ 18,707	\$ 14,966	\$ 3,741
family		\$2,104.55	\$ 1,684	\$ 421	\$ 25,255	\$ 20,204	\$ 5,051
Prescription Plan Code		R10/25/40 M10/40/70				80%	20%
single	BC2T10+	\$716	\$ 573	\$ 143	\$ 8,595	\$ 6,876	\$ 1,719
2-person		\$1433	\$ 1,146	\$ 287	\$ 17,191	\$ 13,753	\$ 3,438
family		\$1934	\$ 1,547	\$ 387	\$ 23,208	\$ 18,566	\$ 4,642
Prescription Plan Code		R10/25/40 M10/40/70				80%	20%
single	MTB20	\$632	\$ 506	\$ 126	\$ 7,587	\$ 6,069	\$ 1,517
2-person		\$1264	\$ 1,012	\$ 253	\$ 15,174	\$ 12,139	\$ 3,035
family		\$1707	\$ 1,366	\$ 341	\$ 20,484	\$ 16,387	\$ 4,097

Monthly Cost with Diversified Cost Share*				Proposed Annual Cost Share*			
Plan Type	Medical Plan Code	Total Monthly Cost	Town Cost	Employee Cost	Total Annual Cost	Town Share	Employee Share
Prescription Plan Code		R\$3/15M\$1	Town Cost	Employee Cost		65%	35%
single	BC2T10+	\$779.46	\$ 506	\$ 274	\$ 9,354	\$ 6,069	\$ 3,284
2-person		\$1,558.93	\$ 1,012	\$ 547	\$ 18,707	\$ 12,139	\$ 6,568
family		\$2,104.55	\$ 1,366	\$ 739	\$ 25,255	\$ 16,387	\$ 8,867
Prescription Plan Code		R10/25/40 M10/40/70				71%	29%
single	BC2T10+	\$716	\$ 506	\$ 211	\$ 8,595	\$ 6,069	\$ 2,526
2-person		\$1433	\$ 1,012	\$ 421	\$ 17,191	\$ 12,139	\$ 5,052
family		\$1934	\$ 1,366	\$ 568	\$ 23,208	\$ 16,387	\$ 6,820
Prescription Plan Code		R10/25/40 M10/40/70				80%	20%
single	MTB20	\$632	\$ 506	\$ 126.45	\$ 7,587	\$ 6,069	\$ 1,517
2-person		\$1264	\$ 1,012	\$ 252.89	\$ 15,174	\$ 12,139	\$ 3,035
family		\$1707	\$ 1,366	\$ 341.41	\$ 20,484	\$ 16,387	\$ 4,097

*Proposed Annual Cost Share allows an equivalent dollar amount for 80% of the MTB20 Plan to be used toward BC@T10+ option.