

**Town of Westwood - GIC Health Plans**  
**MONTHLY RATES effective July 1, 2020**

Employee and Non-Medicare Retiree/Survivor Health Plans				
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Employee/Retiree Amount for INDIVIDUAL COVERAGE	Employee/Retiree Amount for FAMILY COVERAGE
National Network	Indemnity	UniCare State Indemnity Plan/Basic <i>with CIC (Comprehensive)</i>	\$581.88	\$1,291.35
		UniCare State Indemnity Plan/Basic <i>without CIC</i>	\$553.71	\$1,227.20
Broad Network	PPO-Type	UniCare State Indemnity Plan/PLUS	\$231.60	\$551.20
	POS	Tufts Health Plan Navigator	\$255.69	\$624.47
	HMO	Fallon Health Select Care	\$267.58	\$650.57
	POS	Harvard Pilgrim Independence Plan	\$293.50	\$716.54
Regional Network	HMO	Health New England - <i>Western MA residency only</i>	\$190.17	\$452.74
		AllWays Health Partners Complete	\$220.12	\$572.62
Narrow Network	PPO-Type	UniCare State Indemnity Plan/Community Choice	\$176.82	\$437.78
	HMO-Type	Tufts Health Plan Spirit	\$194.14	\$467.70
	HMO	Fallon Health Direct Care	\$197.95	\$499.67
		Harvard Pilgrim Primary Choice Plan	\$212.94	\$543.05

The above rates are 32% of the full monthly health insurance premiums. The Town pays the remaining 68%.  
 The two UniCare State Indemnity Basic Plans (with and without CIC) are the exceptions and are split 50% with the Town.

Medicare Plans			
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Retiree Pays Per Person
Medicare Advantage	HMO	Tufts Health Plan Medicare Preferred*	\$162.56
Medicare Supplement	Indemnity	Tufts Health Plan Medicare Complement	\$191.94
		UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive)	\$199.93
		UniCare State Indemnity Plan/Medicare Extension (OME) without CIC	\$194.40
		Harvard Pilgrim Medicare Enhance	\$202.02
		Health New England MedPlus	\$202.40

\*Benefits and rates of Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2021.  
 The above rates are 50% of the full monthly health insurance premiums. The Town pays the remaining 50%.

Rate Questions?



781.320.1072



benefits@townhall.westwood.ma.us