## Calculate Your Monthly Combined Life and Health Insurance Premium as of July 1, 2021

- 1. Find the city, town or the school district from which you retired on the life insurance rate chart on page 17.
- 2. Locate your "RMT Pays Monthly" rate for life insurance.
- 3. Add that amount to the "RMT Pays Monthly" rate below for the health plan you are interested in.

			Retired Municipal Teachers (RMTs)	
			RMTs who retired before July 1, 1990 and SURVIVORS <sup>1</sup>	<b>RMT</b> s who retired after July 1, 1990
			10%	15%
			RMT/SURVIVOR PAYS MONTHLY	RMT PAYS MONTHLY
HEALTH INSURANCE PRODUCTS	PRODUCT CATEGORY	PRODUCT TYPE	PER PERSON	PER PERSON
Tufts Health Plan Medicare Preferred	Medicare Advantage	нмо	\$33.15	\$49.73
Tufts Health Plan Medicare Complement	Medicare Supplement	Indemnity	\$39.12	\$58.68
Harvard Pilgrim Medicare Enhance			\$41.20	\$61.80
Health New England Medicare Supplement Plus			\$41.27	\$61.91
UniCare State Indemnity Plan/ Medicare Extension (OME) with CIC <sup>2</sup> (Comprehensive)			\$51.25	\$71.04
UniCare State Indemnity Plan/ Medicare Extension (OME) without CIC (Non-Comprehensive)			\$39.57	\$59.36

<sup>1</sup> Survivors are not eligible for life insurance.

<sup>2</sup> CIC is an enrollee-pay-all benefit.

Elderly Governmental Retirees (EGRs) - Call the GIC for rates at: 1.617.727.2310