

# Non-Medicare Health Insurance Rates



## 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 on or before July 1, 1990 and SURVIVORS <sup>1</sup> |                 | RMTs who retired after July 1, 1990 |                 |
|   |                  | 10%   |                 | 15%                                 |                 |
|   |                  | RETIREE/SURVIVOR PAYS MONTHLY   |                 | RETIREE PAYS MONTHLY                |                 |
| HEALTH INSURANCE PRODUCTS   | PRODUCT CATEGORY | INDIVIDUAL COVERAGE   | FAMILY COVERAGE | INDIVIDUAL COVERAGE                 | FAMILY COVERAGE |
| UniCare State Indemnity Plan/<br>Basic <i>with</i> CIC <sup>2</sup> (Comprehensive) | National Network | \$174.35  | \$390.22        | \$231.33                            | \$516.58        |
| UniCare State Indemnity Plan/<br>Basic <i>without</i> CIC                           |                  | \$113.96  | \$252.73        | \$170.94                            | \$379.09        |
| UniCare State Indemnity Plan/<br>PLUS   | Broad Network    | \$77.93   | \$186.02        | \$116.89                            | \$279.03        |
| Tufts Health Plan Navigator   |                  | \$83.37   | \$203.88        | \$125.06                            | \$305.82        |
| Fallon Health Select Care   |                  | \$86.00   | \$209.33        | \$129.00                            | \$313.99        |
| Harvard Pilgrim Independence Plan   |                  | \$96.09   | \$234.79        | \$144.14                            | \$352.19        |
| Health New England  | Regional Network | \$62.81   | \$149.92        | \$94.22                             | \$224.88        |
| AllWays Health Partners<br>Complete HMO   |                  | \$76.53   | \$199.87        | \$114.79                            | \$299.80        |
| UniCare State Indemnity Plan/<br>Community Choice                                   | Limited Network  | \$59.18   | \$147.07        | \$88.76                             | \$220.60        |
| Tufts Health Plan Spirit  |                  | \$63.65   | \$153.65        | \$95.47                             | \$230.48        |
| Fallon Health Direct Care   |                  | \$63.53   | \$160.61        | \$95.30                             | \$240.91        |
| Harvard Pilgrim Primary<br>Choice Plan  |                  | \$69.55   | \$177.57        | \$104.33                            | \$266.36        |

<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