

TOWN OF MARBLEHEAD
GIC HEALTH INSURANCE RATES
Effective July 1, 2025

	Product Category	Coverage	Monthly			Payroll Deductions -	Payroll Deductions -	Payroll Deductions -
			Total Monthly Rate	Town Portion	Employee Portion	<u>48</u> Pay Periods	<u>22</u> Pay Periods	<u>26</u> Pay Periods
				83%	17%			
<u>Harvard Pilgrim Access America **</u> **Only available for those outside New England!	National Network	Individual	1,438.62	1,194.05	244.57	61.14	133.40	112.88
		Family	3,208.78	2,663.29	545.49	136.37	297.54	251.77
				65%	35%			
<u>Wellpoint Total Choice (Indemnity)</u>	Broad Network	Individual	1,754.60	1,140.49	614.11	153.53	334.97	283.44
		Family	3,899.83	2,534.89	1,364.94	341.24	744.51	629.97
				83%	17%			
<u>Wellpoint PLUS (PPO-type)</u>	Broad Network	Individual	1,092.03	906.38	185.65	46.41	101.26	85.68
		Family	2,606.03	2,163.00	443.03	110.76	241.65	204.47
				83%	17%			
<u>Harvard Pilgrim Explorer (POS)</u>	Broad Network	Individual	1,187.97	986.02	201.95	50.49	110.16	93.21
		Family	2,941.06	2,441.08	499.98	125.00	272.72	230.76
				83%	17%			
<u>Mass General Brigham Health Plan Complete (HMO)</u>	Broad Network	Individual	1,091.46	905.91	185.55	46.39	101.21	85.64
		Family	2,884.58	2,394.20	490.38	122.59	267.48	226.33
				83%	17%			
<u>Health New England (HMO) **</u> ** Western Mass Residents Only!	Regional Network	Individual	859.36	713.27	146.09	36.52	79.69	67.43
		Family	2,061.16	1,710.76	350.40	87.60	191.13	161.72
				83%	17%			
<u>Wellpoint Community Choice (PPO-type)</u>	Limited Network	Individual	837.38	695.03	142.35	35.59	77.65	65.70
		Family	2,081.29	1,727.47	353.82	88.45	192.99	163.30
				83%	17%			
<u>Harvard Pilgrim Quality (HMO)</u>	Limited Network	Individual	885.63	735.07	150.56	37.64	82.12	69.49
		Family	2,252.51	1,869.58	382.93	95.73	208.87	176.74