

## HEALTH AND DENTAL INSURANCE COST SUMMARY FOR FY25 26 PAY PERIODS, with Buyback amounts and PD Stipends

### Union & Non-Union

		Annual Total	Annual Town Cost	Annual Employee	Monthly Total	Monthly Town Cost	Monthly Employee	Town Cost Per Pay Period	Employee Per Pay Period
<b>HMO SUPER</b>	<b>Employer</b>								
	<b>Employee</b>								
	84.00%								
	16.00%								
	Single	\$18,930.72	\$15,901.80	\$3,028.92	\$1,577.56	\$1,325.15	\$252.41	\$611.61	\$116.50
	2-Person	\$37,820.28	\$31,769.04	\$6,051.24	\$3,151.69	\$2,647.42	\$504.27	\$1,221.89	\$232.74
	Family	\$51,041.04	\$42,874.47	\$8,166.57	\$4,253.42	\$3,572.87	\$680.55	\$1,649.02	\$314.10

		Annual Total	Annual Town Cost	Annual Employee	Monthly Total	Monthly Town Cost	Monthly Employee	Town Cost Per Pay Period	Employee Per Pay Period
<b>HMO HSA \$2000</b>	<b>Employer</b>								
	<b>Employee</b>								
	90.00%								
	10.00%								
	Single	\$13,535.52	\$12,181.97	\$1,353.55	\$1,127.96	\$1,015.16	\$112.80	\$468.54	\$52.06
	2-Person	\$27,041.52	\$24,337.37	\$2,704.15	\$2,253.46	\$2,028.11	\$225.35	\$936.05	\$104.01
	Family	\$36,494.40	\$32,844.96	\$3,649.44	\$3,041.20	\$2,737.08	\$304.12	\$1,263.27	\$140.36

		Annual Total	Annual Town Cost	Annual Employee	Monthly Total	Monthly Town Cost	Monthly Employee	Town Cost Per Pay Period	Employee Per Pay Period
<b>DENTAL</b>	<b>Employer</b>								
	<b>Employee</b>								
	90.00%								
	10.00%								
	Single*	\$563.88	\$563.88	\$0.00	\$46.99	\$46.99	\$0.00	\$20.71	\$0.00
	2-Person	\$1,091.28	\$1,038.54	\$52.74	\$90.94	\$86.55	\$4.40	\$39.94	\$2.03
	Family	\$1,985.76	\$1,843.57	\$142.19	\$165.48	\$153.63	\$11.85	\$70.91	\$5.47

\* Town pays 100% of the cost of a single dental plan

\*\* Two Person and Family = Plan Cost, less Single Plan Cost, times 90%, plus single plan cost, divided by 26 pay periods

### **HEALTH Buyback FY25**

(Union & Non-Union)

Buy-Back	Per Pay Period	Total
Single	\$153.85	\$4,000.00
2-Person	\$288.47	\$7,500.00
Family	\$384.62	\$10,000.00

### **DENTAL Buyback FY25**

(Union & Non-Union)

Buy-Back	Per Pay Period	Total
Single	\$9.41	\$244.66
2-Person	\$18.22	\$473.72
Family	\$33.15	\$861.90

Stipend	Per Pay Period	Total
Pol Ed Assoc	\$ 28.85	\$ 750.00
Pol Ed Bach	\$ 48.08	\$ 1,250.00
Pol Ed Masters	\$ 67.31	\$ 1,750.00