

GIC Health Plan Rates
MONTHLY RATES AS OF JULY 1, 2020
FOR THE CITY OF NORTHAMPTON ENROLLEES
INCLUDING THE 0.35% ADMINISTRATIVE FEE

Active Employees, Retirees and Survivors without Medicare
Chart shows Employee's Portion on a monthly basis (taken in bi-weekly amts)

HEALTH PLAN	PLAN TYPE	% paid by employee	Individual Coverage	Family Coverage
Fallon Health Direct Care ***	HMO	20%	123.72	312.30
Fallon Health Select Care	HMO	20%	167.24	406.61
Harvard Pilgrim Independence Plan	POS	50%	458.59	1,119.60
Harvard Pilgrim Primary Choice Plan	HMO	20%	133.09	339.40
Health New England	HMO	20%	118.86	282.96
Allways Health Partners**	HMO	20%	137.57	357.89
Tufts Health Plan Navigator	POS	50%	399.52	975.73
Tufts Health Plan Spirit***	HMO-type	20%	121.34	292.31
UniCare State Indemnity Plan/Basic with CIC (Comprehensive)	Indemnity	50%	581.88	1,291.36
UniCare State Indemnity Plan/Basic without CIC (Non-Comprehensive)	Indemnity	50%	553.71	1,227.21
UniCare State Indemnity Plan/Community Choice	PPO-type	50%	276.29	684.03
UniCare State Indemnity Plan/PLUS	PPO-type	50%	361.87	861.25

***Note –Allways Health Partners is not available to residents of Hampshire County. ***-Fallon Direct Care and Tufts Health Plan Spirit are available to residents of select municipalities within Hampshire county*

Retirees and Survivors with Medicare

HEALTH PLAN	PLAN TYPE	% paid by enrollee	Retiree/Survivor Pays Per Person Individual Coverage
Tufts Health Plan Medicare Preferred*	Medicare (HMO)	20%	65.03
Harvard Pilgrim Medicare Enhance	Medicare (Indemnity)	50%	202.02
Health New England Medicare Supplement Plus	Medicare (Indemnity)	50%	202.40
Tufts Health Plan Medicare Complement	Medicare (Indemnity)	50%	191.94
UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive)	Medicare (Indemnity)	50%	199.93
UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (Non-Comprehensive)	Medicare (Indemnity)	50%	194.40

**Benefits and rates of Tufts Health Plan Medicare Preferred are subject to federal approval and may change on January 1, 2020*