



TIERED RATES FOR 2017

Effective January 1, 2017, salary tiers are changing and we will introduce a new salary tier for employees with a full-time equivalent (FTE) salary of less than \$55,000.

Salary tiers are based on FTE salary. If you work part time, your salary tier and deductions are based on your FTE salary.

MONTHLY COST BY SALARY TIER	TIER 1 LESS THAN \$55,000		TIER 2 \$55,000–\$74,999		TIER 3 \$75,000–\$99,999		TIER 4 \$100,000 AND ABOVE	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
HMO								
Harvard University Group Health Plan (HUGHP)	\$82	\$222	\$94	\$257	\$126	\$342	\$158	\$427
Harvard Pilgrim Health Care (HPHC)	\$95	\$256	\$107	\$291	\$139	\$376	\$171	\$461
POS								
HUGHP	\$115	\$309	\$127	\$344	\$159	\$429	\$191	\$514
HPHC	\$129	\$346	\$141	\$381	\$173	\$466	\$205	\$551



RATES FOR OTHER BENEFITS 2017

DENTAL:

Monthly Cost	
INDIVIDUAL	\$18.00
FAMILY	\$51.00

VISION:

Monthly Cost	
INDIVIDUAL	\$5.93
FAMILY	\$13.65

LONG TERM DISABILITY (LTD) INSURANCE:

FTE Salary Tier	Monthly Cost per \$100 of Salary
Less than \$15,000	\$0.253
\$15,000–\$69,999	\$0.289
\$70,000–\$94,999	\$0.623
\$95,000 and above	\$0.786

SUPPLEMENTAL LIFE INSURANCE:

Age	Monthly Cost per \$1,000 of Insurance	Age	Monthly Cost per \$1,000 of Insurance
Under age 25	\$0.022	55–59	\$0.160
25–29	\$0.026	60–64	\$0.204
30–34	\$0.030	65–69	\$0.373
35–39	\$0.036	70–74	\$0.594
40–44	\$0.044	75–79	\$1.091
45–49	\$0.066	80 and over	\$1.562
50–54	\$0.102		