

# Medical Plan Rates for Retirees and Eligible Dependents Under Age 65

Retired Faculty, Administrative and Professional Staff and Nonunion Staff; Retired Union Members\*\* retiring prior to 9/4/2014

## RATES FOR 2021

Your rate is based on your FTE salary on the date you retired.

MONTHLY COST BY SALARY AT RETIREMENT	TIER 1 LESS THAN \$55,000				TIER 2 \$55,000–\$74,999			
	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY
<b>HMO</b>								
HUGHP*	\$88	\$227	\$220	\$244	\$102	\$263	\$254	\$283
BCBSMA	\$109	\$281	\$272	\$302	\$123	\$317	\$306	\$341
<b>POS</b>								
HUGHP	\$128	\$326	\$316	\$352	\$142	\$362	\$350	\$391
BCBSMA	\$149	\$380	\$368	\$410	\$163	\$416	\$402	\$449
<b>POS Plus</b>								
HUGHP	\$143	\$366	\$354	\$395	\$157	\$402	\$388	\$434
BCBSMA	\$164	\$420	\$406	\$452	\$178	\$456	\$440	\$491
<b>HDHP</b>								
BCBSMA	\$50	\$131	\$127	\$141	\$64	\$167	\$161	\$180
<b>PPO (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$149	\$380	\$368	\$410	\$163	\$416	\$402	\$449
<b>PPO Plus (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$164	\$420	\$406	\$452	\$178	\$456	\$440	\$491

\* HUGHP HMO only available to retirees who reside in Massachusetts.

\*\*HUCTW members retiring before 7/5/11

Retired Faculty, Administrative and Professional Staff and Nonunion Staff; Retired Union Members\*\* retiring prior to 9/4/2014

**RATES FOR 2021** (continued)

MONTHLY COST BY SALARY AT RETIREMENT	TIER 3 \$75,000–\$99,999				TIER 4 \$100,000 AND ABOVE			
	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY
<b>HMO</b>								
HUGHP*	\$157	\$403	\$390	\$433	\$201	\$515	\$499	\$554
BCBSMA	\$178	\$457	\$442	\$491	\$222	\$569	\$551	\$612
<b>POS</b>								
HUGHP	\$197	\$502	\$486	\$541	\$241	\$614	\$595	\$662
BCBSMA	\$218	\$556	\$538	\$599	\$262	\$668	\$647	\$720
<b>POS Plus</b>								
HUGHP	\$212	\$542	\$524	\$584	\$256	\$654	\$633	\$705
BCBSMA	\$233	\$596	\$576	\$641	\$277	\$708	\$685	\$762
<b>HDHP</b>								
BCBSMA	\$119	\$307	\$297	\$330	\$163	\$419	\$406	\$451
<b>PPO (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$218	\$556	\$538	\$599	\$262	\$668	\$647	\$720
<b>PPO Plus (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$233	\$596	\$576	\$641	\$277	\$708	\$685	\$762

\* HUGHP HMO only available to retirees who reside in Massachusetts.

\*\*HUCTW members retiring before 7/5/11

Costs are for retirees meeting post-retirement health eligibility with no service breaks after January 1, 2014; for details, please see [hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf](http://hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf).

## RATES FOR 2021

IF YOU ARE A RETIRED MEMBER OF HUCTW AND RETIRED ON OR AFTER 7/5/11  
OR A MEMBER OF HUSPMGU OR LOCAL 26 AND RETIRED ON OR AFTER 9/4/14

MONTHLY COST BY SALARY AT RETIREMENT	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
<b>HMO</b>								
HUGHP*	\$92	\$248	\$106	\$287	\$142	\$385	\$179	\$482
BCBSMA	\$113	\$304	\$127	\$343	\$163	\$441	\$200	\$538
<b>POS</b>								
HUGHP	\$129	\$346	\$143	\$385	\$179	\$483	\$216	\$580
BCBSMA	\$150	\$403	\$164	\$442	\$200	\$540	\$237	\$637
<b>PPO (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$150	\$403	\$164	\$442	\$200	\$540	\$237	\$637

\* HUGHP HMO only available to retirees who reside in Massachusetts.

Costs are for retirees meeting post-retirement health eligibility with no service breaks after January 1, 2016 (except HUCTW); for details, please see [hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf](https://hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf).

**IF YOU ARE A RETIRED MEMBER OF ATC, HUPA, SEIU CUSTODIANS, OR SEIU ARBORETUM WHO RETIRED ON OR AFTER 9/4/2014**

MONTHLY COST BY SALARY AT RETIREMENT	TIER 1 LESS THAN \$55,000				TIER 2 \$55,000–\$74,999			
	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY
<b>HMO</b>								
HUGHP*	\$92	\$236	\$228	\$253	\$106	\$273	\$264	\$293
BCBSMA	\$113	\$290	\$280	\$311	\$127	\$327	\$316	\$351
<b>POS</b>								
HUGHP	\$129	\$330	\$319	\$355	\$143	\$367	\$355	\$395
BCBSMA	\$150	\$384	\$371	\$412	\$164	\$421	\$407	\$452
<b>PPO (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$150	\$384	\$371	\$412	\$164	\$421	\$407	\$452

MONTHLY COST BY SALARY AT RETIREMENT	TIER 3 \$75,000–\$99,999				TIER 4 \$100,000 AND ABOVE			
	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY	INDIVIDUAL	INDIVIDUAL + SPOUSE/DP	INDIVIDUAL + CHILD(REN)	FAMILY
<b>HMO</b>								
HUGHP*	\$142	\$365	\$353	\$393	\$179	\$458	\$443	\$493
BCBSMA	\$163	\$419	\$405	\$451	\$200	\$512	\$495	\$551
<b>POS</b>								
HUGHP	\$179	\$459	\$444	\$495	\$216	\$552	\$534	\$595
BCBSMA	\$200	\$513	\$496	\$552	\$237	\$606	\$586	\$652
<b>PPO (Only available to retirees who reside outside New England.)</b>								
BCBSMA	\$200	\$513	\$496	\$552	\$237	\$606	\$586	\$652

\* HUGHP HMO only available to retirees who reside in Massachusetts.

Costs are for retirees meeting post-retirement health eligibility with no service breaks after January 1, 2016; for details, please see [hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf](http://hr.harvard.edu/files/humanresources/files/retireehealthplan.pdf).