

**Town of Townsend
Benefit Comparison
Per Month Totals**

		State Plans						
Current Plan Name		Current Plan Premium	Town Portion	Employee Portion	Propose New Premium	Town Portion	Employee Portion	
Employee	First State Basic	\$ 870.72	\$ 653.04	\$ 217.68	\$ 1,069.24	\$ 801.93	\$ 267.31	
Employee	Highmark PPO	\$ 993.68	\$ 745.26	\$ 248.42	\$ 1,220.24	\$ 915.18	\$ 305.06	
Employee and Child	Highmark PPO	\$ 1,529.96	\$ 1,147.47	\$ 382.49	\$ 1,878.79	\$ 1,409.09	\$ 469.70	
Employee and Child	Aetna HMO	\$ 1,388.96	\$ 1,041.72	\$ 347.24	\$ 1,705.64	\$ 1,279.23	\$ 426.41	
Family	Aetna CDH Gold	\$ 2,369.16	\$ 1,776.87	\$ 592.29	\$ 2,909.33	\$ 2,182.00	\$ 727.33	

Delaware Valley Health Trust (Aetna)

		Current Plan Premium	Town Portion	Employee Portion
Employee	Option 1 PPO \$15/\$30	\$ 1,777.88	\$ 1,333.41	\$ 444.47
Employee and Child		\$ 1,900.27	\$ 1,425.20	\$ 475.07
Family		\$ 2,764.00	\$ 2,073.00	\$ 691.00
Employee	Option 1A PPO \$20/\$40	\$ 1,572.75	\$ 1,179.56	\$ 393.19
Employee and Child		\$ 1,696.65	\$ 1,272.49	\$ 424.16
Family		\$ 2,245.74	\$ 1,684.31	\$ 561.44
Employee	Option 2 PPO \$30/\$60	\$ 1,587.41	\$ 1,190.56	\$ 396.85
Employee and Child		\$ 1,696.65	\$ 1,272.49	\$ 424.16
Family		\$ 2,467.87	\$ 1,850.90	\$ 616.97
Employee	Option 2A PPO \$500/\$1000	\$ 1,420.31	\$ 1,065.23	\$ 355.08
Employee and Child		\$ 1,503.85	\$ 1,127.89	\$ 375.96
Family		\$ 2,159.37	\$ 1,619.53	\$ 539.84
Employee	Option 3 PPO \$1500/\$3000	\$ 1,433.85	\$ 1,075.39	\$ 358.46
Employee and Child		\$ 1,557.40	\$ 1,168.05	\$ 389.35
Family		\$ 2,344.73	\$ 1,758.55	\$ 586.18
Employee	Option 3A PPO \$2000/\$4000	\$ 1,298.79	\$ 974.09	\$ 324.70
Employee and Child		\$ 1,425.21	\$ 1,068.91	\$ 356.30
Family		\$ 2,206.82	\$ 1,655.12	\$ 551.71

Strategic Insurance Partners (Based on Age)

		Current Plan Premium	Town Portion	Employee Portion
Employee	Highmark First State Basic	\$ 826.68	\$ 620.01	\$ 206.67
	Alt 1A-Highmark PPO \$500	\$ 638.38	\$ 478.79	\$ 159.60
	Alt 1B - UHC Choice Plus 1000	\$ 538.53	\$ 403.90	\$ 134.63
Family	Aetna CDH Gold	\$ 2,253.76	\$ 1,690.32	\$ 563.44
	Alt 2A-Highmark PPO \$1500	\$ 2,345.18	\$ 1,758.89	\$ 586.30
	Alt 2B-UHC Choice Plus HAS	\$ 2,586.39	\$ 1,939.79	\$ 646.60
Employee and Child	Aetna HMO	\$ 1,320.24	\$ 990.18	\$ 330.06
	Alt 3A-Highmark PPO \$0-150	\$ 1,557.03	\$ 1,167.77	\$ 389.26
	Alt 3B-UHC Choice Platinum	\$ 1,611.92	\$ 1,208.94	\$ 402.98
Employee 20s	Highmark Comprehensive PPO	\$ 943.78	\$ 707.84	\$ 235.95
Employee 40s	Highmark Comprehensive PPO	\$ 943.78	\$ 707.84	\$ 235.95
Employee 60s	Highmark Comprehensive PPO	\$ 1,958.44	\$ 1,468.83	\$ 489.61
Employee and Child	Highmark Comprehensive PPO	\$ 2,448.32	\$ 1,836.24	\$ 612.08
Employee 20s	Alt 4A-Highmark PPO \$0-90	\$ 642.05	\$ 481.54	\$ 160.51
Employee 40s		\$ 1,007.67	\$ 755.75	\$ 251.92
Employee 60s		\$ 1,603.05	\$ 1,202.29	\$ 400.76
Employee and Child	Alt 4B-UHC Choice Platinum	\$ 1,056.69	\$ 792.52	\$ 264.17
Employee 20s		\$ 685.02	\$ 513.77	\$ 171.26
Employee 40s		\$ 1,075.10	\$ 806.33	\$ 268.78
Employee 60s		\$ 1,710.34	\$ 1,282.76	\$ 427.59
Employee and Child		\$ 1,127.41	\$ 845.56	\$ 281.85