

GIC Health Plan Rates
MONTHLY RATES AS OF JULY 1, 2022
FOR TOWN OF NORTH ANDOVER SUBSCRIBERS

Non-Medicare Retirees, Spouses and Survivors

(See Non-Medicare Retirees and Survivors Schedule)

Active Employees

HEALTH PLAN	PLAN TYPE/ CATEGORY	COLUMN A Active Subscribers as of December 31, 2012		COLUMN B Active Subscribers from January 1, 2013 to June 30, 2015		COLUMN C Active Subscribers and Changes to POS Plans On or After July 1, 2015	
		HMO Plans - 25% PPO & POS** Plans - 25% Indemnity Non Medicare Plans - 50%		HMO Plans - 25% PPO & POS** Plans - 35% Indemnity Non Medicare Plans - 50%		HMO Plans - 25% PPO Plans - 35% POS** & Indemnity Non Medicare Plans - 50%	
		INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Harvard Pilgrim Primary Choice Plan	HMO/ Narrow Network	\$ 186.68	\$ 477.40	\$ 186.68	\$ 477.40	\$ 186.88	\$ 477.40
Tufts Health Plan Spirit	HMO-Type/ Narrow Network	\$ 168.93	\$ 408.64	\$ 168.93	\$ 408.64	\$ 168.93	\$ 408.64
UniCare State Indemnity Plan/Community Choice	PPO-Type/ Narrow Network	\$ 155.96	\$ 388.35	\$ 218.34	\$ 543.69	\$ 218.34	\$ 543.69
Health New England	HMO/ Regional Network	\$ 167.43	\$ 400.53	\$ 167.43	\$ 400.53	\$ 167.43	\$ 400.53
Allways Health Partners Complete HMO	HMO/ Regional Network	\$ 211.12	\$ 552.91	\$ 211.12	\$ 552.91	\$ 211.12	\$ 552.91
Harvard Pilgrim Independence Plan	POS/ Broad Network	\$ 259.01	\$ 633.66	\$ 362.61	\$ 887.12	\$ 518.02	\$ 1,267.32
Tufts Health Plan Navigator	POS/ Broad Network	\$ 222.79	\$ 545.79	\$ 311.91	\$ 764.10	\$ 445.58	\$ 1,091.58
UniCare State Indemnity Plan/PLUS	PPO-Type/ Broad Network	\$ 202.85	\$ 484.69	\$ 283.99	\$ 678.56	\$ 283.99	\$ 678.56
UniCare State Indemnity Plan/Basic with CIC (Comprehensive)	Indemnity/ National Network	\$ 619.55	\$ 1,376.33	\$ 619.55	\$ 1,376.33	\$ 619.55	\$ 1,376.33
UniCare State Indemnity Plan/Basic without CIC (Non-Comprehensive)	Indemnity/ National Network	\$ 589.96	\$ 1,308.97	\$ 589.96	\$ 1,308.97	\$ 589.96	\$ 1,308.97

Subscribers enrolled on or prior to 12/31/2012, who have consistently been enrolled on the Town's insurance as of 3/6/2019, will have their premium contribution rate grandfathered in perpetuity at 75%/25% split for all plans, **except the Indemnity plans.**

Effective 7/1/2015, both the Harvard Pilgrim Independence Plan PPO and the Tufts Health Plan Navigator PPO became POS plans. Subscribers who remained in either of these plans are grandfathered at the percentage rate paid as of 6/30/2015. For those subscribers enrolled in these plans on or after 7/1/2015, premium contributions will be 50%.

For employees who were enrolled in Harvard Pilgrim Independence Plan or Tufts Health Plan Navigator as of 1/1/2014, who subsequently dropped the Town's health insurance entirely and then re-enroll in the respective POS plan, may return to the previous contribution rate paid when they left the plan. Refer to column A or column B.

Subscribers enrolled in the PPO or POS Plans who had rate contribution increases from 25% to 35% on 7/1/2016, effective 7/1/2019 those subscribers will return to a 25% premium contribution rate and be grandfathered in perpetuity at that contribution rate.

*The PEC Agreement is online at:

Rates are calculated by the Town of North Andover

RATE QUESTIONS? CALL: TOWN 978-688-9512, SCHOOL 978-794-1503 x41276