



### 2011 Health Insurance Rates

Harvard Pilgrim Health Care Plan Choices	Total Monthly Premium	College Monthly Contribution 75% HMO 47% PPO	Employee Payroll Deductions 25% HMO, 53% PPO		
			Weekly	Bi-Weekly	Monthly
HMO - Individual	\$582.90	\$437.18	\$33.63	\$67.26	\$145.72
PPO - Individual	\$938.72	\$437.18	\$115.74	\$231.48	\$501.54
HMO - Family	\$1,579.62	\$1,184.72	\$91.13	\$182.26	\$394.90
PPO – Family	\$2,543.91	\$1,184.72	\$313.66	\$627.32	\$1,359.19

### 2011 Dental Insurance Rates

Delta Dental Plan Choices	Total Monthly Premium	College Monthly Contribution 80% Individual 50% Family	Employee Payroll Deductions 20% Individual, 50% Family		
			Weekly	Bi-Weekly	Monthly
Premier - Individual	\$50.58	\$40.46	\$2.34	\$4.67	\$10.12
DeltaCare - Individual	\$35.92	\$28.74	\$1.66	\$3.31	\$7.18
Premier – Family	\$132.01	\$66.01	\$15.23	\$30.46	\$66.00
DeltaCare – Family	\$88.80	\$44.40	\$10.25	\$20.49	\$44.40

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# After Tax\* Deductions and Taxable Imputed Income\* for Same-Sex Domestic Partner Coverage

## 2011 Health and Dental for Faculty, Administrative Staff and Union

Scenario 1: Individual to Family (adding same-sex domestic partner)

Scenario 2: Individual to Family (adding same-sex domestic partner AND dependent child(ren) of domestic partner)

Scenario 3: Family to Family (adding same-sex domestic partner)

Scenario 4: Family to Family (adding same-sex domestic partner AND dependent child(ren) of domestic partner)

### I. Monthly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l Monthly Cost to Employee (After-Tax)		Monthly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scene 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$582.90	\$437.18	\$145.72	\$1,579.62	\$1,184.72	\$394.90	\$249.18	\$0.00	\$333.72	\$1,330.44	\$582.90	\$1,579.62
HPHC PPO	\$938.72	\$437.18	\$501.54	\$2,543.91	\$1,184.72	\$1,359.19	\$857.65	\$0.00	\$81.07	\$1,686.26	\$938.72	\$2,543.91
Delta Premier	\$50.58	\$40.46	\$10.12	\$132.01	\$66.01	\$66.00	\$55.88	\$0.00	\$0.00	\$76.13	\$50.58	\$132.01
DeltaCare	\$35.92	\$28.74	\$7.18	\$88.80	\$44.40	\$44.40	\$37.22	\$0.00	\$0.00	\$51.58	\$35.92	\$88.80

### II. Bi-Weekly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l BiWeekly Cost to Employee (After-Tax)		Bi-Weekly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scenario 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$582.90	\$437.18	\$67.26	\$1,579.62	\$1,184.72	\$182.26	\$115.01	\$0.00	\$154.02	\$614.05	\$269.03	\$729.06
HPHC PPO	\$938.72	\$437.18	\$231.48	\$2,543.91	\$1,184.72	\$627.32	\$395.84	\$0.00	\$37.42	\$778.27	\$433.26	\$1,174.11
Delta Premier	\$50.58	\$40.46	\$4.67	\$132.01	\$66.01	\$30.46	\$25.79	\$0.00	\$0.00	\$35.14	\$23.34	\$60.93
DeltaCare	\$35.92	\$28.74	\$3.31	\$88.80	\$44.40	\$20.49	\$17.18	\$0.00	\$0.00	\$23.81	\$16.58	\$40.98

### III. Weekly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l Weekly Cost to Employee (After-Tax)		Bi-Weekly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scenario 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$582.90	\$437.18	\$33.63	\$1,579.62	\$1,184.72	\$91.13	\$57.50	\$0.00	\$77.01	\$307.02	\$134.52	\$364.53
HPHC PPO	\$938.72	\$437.18	\$115.74	\$2,543.91	\$1,184.72	\$313.66	\$197.92	\$0.00	\$18.71	\$389.14	\$216.63	\$587.06
Delta Premier	\$50.58	\$40.46	\$2.34	\$132.01	\$66.01	\$15.23	\$12.90	\$0.00	\$0.00	\$17.57	\$11.67	\$30.46
DeltaCare	\$35.92	\$28.74	\$1.66	\$88.80	\$44.40	\$10.25	\$8.59	\$0.00	\$0.00	\$11.90	\$8.29	\$20.49

#### Employee Pays These Amounts

Notes: The additional Bi-Weekly After Tax is the difference between what the employee "should" pay for dependents (pre-tax) insurance coverage and what they are actually paying (S1&2). S3&4 already has family, so no need to pay post-tax. The Imputed Income is the difference between the full prem less the after-tax amt.

