

## Monthly Insurance Rates effective July 1, 2007

	Hired on or before 6/30/03 (Employee's share is 15%)		Hired after 6/30/03 (Employee's share is 20%)	
<b>Basic Life \$5,000 Coverage Only</b>	<b>\$1.03</b>		<b>\$1.37</b>	
<b>Basic Life &amp; Health Insurance:</b>	<b>Individual Plan</b>	<b>Family Plan</b>	<b>Individual Plan</b>	<b>Family Plan</b>
<b>Indemnity Plans:</b>				
Commonwealth Indemnity Plan Basic w/ CIC ( <i>comprehensive</i> )	124.23	288.16	158.06	366.67
Commonwealth Indemnity Plan Basic w/o CIC ( <i>non-comprehensive</i> )	101.49	235.54	135.32	314.05
Commonwealth Indemnity Community Plan Choice	48.66	115.24	66.49	157.52
Commonwealth Indemnity Plan PLUS	65.01	153.63	88.85	210.02
<b>PPO Plans</b>				
Harvard Pilgrim Independence Plan	70.47	168.87	94.69	226.93
Navigator by Tufts Health Plan	65.27	156.94	88.83	213.63
<b>HMO Plans</b>				
Fallon Community Health Plan Direct Care	56.01	132.91	74.68	177.21
Fallon Community Health Plan Select Care	65.92	154.98	87.89	206.64
Health New England	60.24	147.72	80.32	196.96
Neighborhood Health Plan Care	59.47	155.80	79.30	207.73

OPTIONAL LIFE INSURANCE RATES (per \$1000 of coverage)		
Age	Smoker	Non-Smoker
Under 35	0.09	0.05
35 - 44	0.13	0.06
45 - 49	0.24	0.09
50 - 54	0.38	0.15
55 - 59	0.58	0.23
60 - 64	0.88	0.34
65 - 69	1.57	0.83
70 and over	2.81	1.30

LONG TERM DISABILITY RATES	
Age	Monthly Premium (per \$100 of monthly earnings)
under 20	0.09
20 - 24	0.09
25 - 29	0.11
30 - 34	0.15
35 - 39	0.19
40 - 44	0.38
45 - 49	0.55
50 - 54	0.77
55 - 59	0.98
60 - 64	0.89
65 - 69	0.41
70 and over	0.23