



Non-Medicare Insurance Rates for Active Employees & Retirees
(Rates begin June 2025 for July 1st Coverage)

Plan Name	Coverage	52 Weeks	26 Weeks	22 Weeks	Monthly
Cigna Dental/Vision Plan- Base DPO4	Individual	1.63	3.27	3.86	7.08
	Family	3.78	7.56	8.94	16.39
Dental Buy-Up DPOB	Individual	2.76	5.52	6.52	11.95
*Supplemental paid by EE/RET	Family	6.92	13.85	16.36	30.00
Narrow Network Dental/Vision DHMO Q5100	Individual	1.51	3.03	3.58	6.56
	Family	3.27	6.54	7.73	14.16
Harvard Pilgrim Access America	Individual	83.00	166.00	196.18	359.66
	Family	185.12	370.25	437.56	802.20
Harvard Pilgrim Explorer	Individual	68.54	137.07	162.00	296.99
	Family	169.68	339.36	401.06	735.27
Harvard Pilgrim Quality	Individual	51.09	102.19	120.77	221.41
	Family	129.95	259.91	307.16	563.13
Health New England	Individual	49.58	99.16	117.19	214.84
	Family	118.91	237.83	281.07	515.29
Mass General Brigham Complete	Individual	62.97	125.94	148.84	272.87
	Family	166.42	332.84	393.35	721.15
Wellpoint Community Choice	Individual	48.31	96.62	114.19	209.35
	Family	120.07	240.15	283.81	520.32
Wellpoint Plus	Individual	63.00	126.00	148.91	273.01
	Family	150.35	300.70	355.37	651.51
Wellpoint Total Choice	Individual	101.23	202.45	239.26	438.65
	Family	224.99	449.98	531.80	974.96



Medicare Insurance Rates for Retirees

(Rates begin June 2025 for July 1st Coverage)

Plan Name	Coverage	Monthly	Health + Dental
Cigna Dental/Vision Plan – Base DPO4	Individual	7.08	
	Family	16.39	
Dental Buy-Up DPOB	Individual	11.95	
<i>*Supplemental paid by EE/RET</i>	Family	30.00	
Narrow Network Dental/Vision DHMO Q5100	Individual	6.56	
	Family	14.16	
Wellpoint Medicare Extension	Individual	119.08	126.16
	Family	238.17	254.56
Health New England Medicare Supplement Plus	Individual	117.68	124.76
	Family	235.36	251.75
Harvard Pilgrim Medicare Enhance	Individual	117.06	124.14
	Family	234.11	250.50
Tufts Health Plan Medicare Preferred	Individual	97.80	104.88
<i>*Medicare Advantage Product</i>	Family	195.60	211.99

- Dental Buy-Up DPBO deductions are in addition to your Cigna Dental/Vision Base DPO4 Plan deductions. The City does not contribute to the Buy-up portion of the plan.