



CITY OF CHELSEA, MA
Human Resources Department

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MONTHLY EMPLOYEE PREMIUM - FY25

Effective July 1, 2024 - June 30, 2025

Harvard Pilgrim Health Care

Harvard Pilgrim Healthcare Active Plan	Monthly Employee Contribution	Monthly City Contribution	Total Monthly Premium	Employee Percentage Share
City & School – HMO – Individual	\$196.70	\$786.82	\$983.52	20%
City & School – HMO – Family	\$529.10	\$2,116.39	\$2,645.49	20%
City & School – PPO – Individual	\$332.17	\$775.05	\$1,107.22	30%
City & School – PPO – Family	\$893.55	\$2,084.94	\$2,978.49	30%

Altus Dental

Altus Dental Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$45.12	\$0.00	\$45.12	100%
Family	\$104.87	\$0.00	\$104.87	100%

DMS Dental

DMS Dental Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$24.10	\$0.00	\$24.10	100%
Employee plus 1	\$45.40	\$0.00	\$45.40	100%
Family	\$65.60	\$0.00	\$65.60	100%

EyeMed Vision

EyeMed Vision Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$5.91	\$0.00	\$5.91	100%
Employee and Spouse	\$11.23	\$0.00	\$11.23	100%
Employee and Child(ren)	\$11.82	\$0.00	\$11.82	100%
Family	\$17.38	\$0.00	\$17.38	100%

Boston Mutual Life

Boston Mutual Life Insurance Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Boston Mutual - Individual Active	\$2.95	\$2.95	\$5.90	50%
Boston Mutual - Individual Retiree	\$6.58	\$6.58	\$13.16	50%
Boston Mutual - Dependent	\$1.24	\$0.00	\$1.24	100%