

Town of Rowe Insurance Rate Sheet - 20 Pay Periods*

Effective July 1, 2022 through June 30, 2023

Health Insurance	Annual Costs			Per Pay Period (20)*
	Total	Town	Employee	
HMO - Single	\$7,447.20	\$6,330.00	\$1,117.20	\$55.86
HMO - Plus 1	\$17,342.40	\$14,741.04	\$2,601.36	\$130.07
HMO - Family	\$21,378.24	\$18,171.36	\$3,206.88	\$160.35
PPO - Single	\$8,582.88	\$7,295.28	\$1,287.60	\$64.38
PPO - Family	\$23,440.80	\$19,924.56	\$3,516.24	\$175.82

Dental Insurance	Annual Costs			Per Pay Period (20)*
	Total	Town	Employee	
Value - Single	\$315.12	\$267.84	\$47.28	\$2.37
Value - Plus 1	\$621.84	\$528.48	\$93.36	\$4.67
Value - Family	\$1,162.08	\$987.60	\$174.48	\$8.73
Advantage - Single	\$571.80	\$485.88	\$85.92	\$4.30
Advantage - Plus 1	\$1,085.28	\$922.32	\$162.96	\$8.15
Advantage - Family	\$1,680.12	\$1,428.12	\$252.00	\$12.60

Vision Insurance	Annual Costs			Per Pay Period (20)*
	Total	Town	Employee	
Employee	\$72.96	\$0.00	\$73.00	\$3.65
Emp. + Spouse	\$123.96	\$0.00	\$124.00	\$6.20
Emp. + Child(ren)	\$127.68	\$0.00	\$127.80	\$6.39
Family	\$200.52	\$0.00	\$200.60	\$10.03

Life Insurance	Annual Costs			Per Pay Period (20)*
	Total	Town	Employee	
Basic- \$5,000	\$85.20	\$72.40	\$12.80	\$0.64
Accidental Death/ Dismemberment	\$0.36/\$1,000	\$0.00	\$0.36/\$1,000	1/20 Annual
Optional Life	Varies***	\$0.00	100.00%	1/20 Annual

**Deductions for 20-pay-period employees are taken out every two weeks, including the third payroll in months with three payroll periods.*