



**Health Insurance Rates
Effective January 1, 2025**

	Employee Cost (per month)	University Contribution	Total Premium**
Harvard Pilgrim PPO Plan			
Individual	\$273.28	\$819.76	\$1,093.04
Family	\$741.96	\$2,225.97	\$2,967.93
Harvard Pilgrim HMO Plan			
Individual	\$193.16	\$772.67	\$965.83
Family	\$524.88	\$2,099.50	\$2,624.38
“Delta Premier” Dental Plan			
Individual	\$15.76	\$23.61	\$39.37
Family	\$53.44	\$80.10	\$133.54
** Total premiums above are working rates for sick insurance purposes			
“DeltaCare” Dental Plan			
Individual	\$17.28	\$25.89	\$43.17
Family	\$42.72	\$64.06	\$106.78
EyeMed			
Individual	\$56.32		\$8.85
Family	\$22.56		\$22.56

Note: All amounts are monthly costs. Payroll deductions apply to coverage for the current month (e.g., January deductions pay for January’s coverage).

The annual open enrollment period for these plans occurs in November/December, effective January 1. Employees may change plans or type of membership (individual/family), or enroll in a plan for the first time, as of January 1 each year. Enrollment or changes at other times of the year will not be permitted unless certain qualifying events (life events) occur (e.g., a spouse’s loss of coverage due to termination of employment; marriage; birth or adoption of a child; divorce or legal separation; or death of a spouse or dependent). The Benefits Office must be notified within 31 days of the qualifying event.