

**GIC Health Plan Rates**  
**MONTHLY RATES AS OF JULY 1, 2024**  
**FOR CITY OF SALEM ENROLLEES**

Active Employees, Retirees and Survivors Without Medicare							
		ACTIVE EMPLOYEE		RETIREE		SURVIVOR	
HEALTH PLAN	PLAN TYPE	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Harvard Pilgrim Explorer	POS	320.36	793.77	320.36	793.77	533.94	1322.95
Harvard Pilgrim Access America	PPO	377.82	842.78	377.82	842.78	629.70	1404.63
Harvard Pilgrim Quality	HMO	197.01	501.45	236.41	601.74	394.02	1002.91
MGB	HMO	244.42	646.36	293.30	775.63	488.83	1292.71
Health New England	HMO	194.56	466.74	233.48	560.09	389.13	933.48
Wellpoint Total Choice	Indemnity	525.47	1166.10	525.47	1166.10	750.68	1665.86
Wellpoint Community Choice	PPO-type	223.49	554.73	223.49	554.73	372.49	924.55
Wellpoint PLUS	PPO-type	287.59	685.22	287.59	685.22	479.31	1142.03

**HMO:** Employees pay 25%; Retirees w/out Medicare pay 30%

**POS & PPO-type:** Employees and Retirees w/out Medicare Pay 30%

**Indemnity:** Employees and Retirees w/out Medicare pay 35%

**All Plans:** Survivors pay 50%

Rates are calculated by the City of Salem Human Resources Department