

**IMPORTANT - PLEASE MAKE NOTE OF RATE CHANGE!**

**Town of Westborough  
Rates Effective JANUARY 1, 2020**

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**Basic Life Insurance**

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	<b>TOTAL</b>	<b>Monthly Contribution</b>		
	<b><u>Monthly Cost</u></b>	<b><u>Town</u></b>	<b><u>Retiree</u></b>	
		65%	35%	
<i>Active Employees</i>	\$6.90	\$4.48	\$2.42	\$15,000
<b><u>Retirees</u></b>	\$2.30	\$1.49	<b>\$0.81</b>	<b>\$5,000</b>

**NOTE:** Retiree Life Insurance is **ONLY** available to Retirees who were enrolled in the plan prior to retirement and elected to maintain it as a Retiree.

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**Senior Plans for Medicare Eligible Retirees**

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	<b><u>2020</u></b>	<b><u>2020</u></b>		<b><u>2019</u></b>
	<b><u>TOTAL</u></b>	<b><u>Monthly Contribution</u></b>		<b><u>Contribution</u></b>
	<b><u>Monthly Cost</u></b>	<b><u>Town</u></b>	<b><u>Retiree</u></b>	
		75%	25%	
BCBSMA <i>Medex 2 Supplement w/Blue Rx</i>	\$345.86	\$259.40	\$86.46	<b>\$86.84</b>
Tufts Medicare Preferred <i>HMO</i>	\$314.50	\$235.88	\$78.62	<b>\$74.87</b>
Fallon Medicare Plus Premier <i>HMO</i>	\$298.00	\$223.50	\$74.50	<b>\$99.75</b>

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**NOTE:** Payment of Retiree Insurance Contributions is made by one of four (4) methods:

1. As a Deduction from your Worcester County Retirement System (WRRS) Pension Check.
2. As a Deduction from your Massachusetts Teacher's Retirement System (MTRS) Pension Check.
3. Direct Deduction from a Checking Account (*Limited to Current Participants ONLY*)
4. Payment by Check to Town. It is Retiree's Responsibility to keep up with Rate Changes.

In **ALL** cases premium is **DUE** in the month **PRIOR** to the Coverage Month.