

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
15	Auburn EA	SchoolCare	HMO		12.3%	\$814	\$1,628	\$2,198	90%	85%	85%	Y	\$500				
15	Auburn EA	School Care	POS		12.3%	\$912	\$1,823	\$2,461	90%	80%	80%						
15	Auburn EA	School Care	OA+		12.2%	\$753	\$1,506	\$2,033	90%	85%	85%						
15	Candia EA	SchoolCare	HMO		12.3%	\$814	\$1,628	\$2,198	94%	89%	89%	Y	**		Y		**50% of single premium or \$1,000, whichever is greater.
15	Candia EA	School Care	POS		12.3%	\$912	\$1,823	\$2,461	89%	79%	79%						
15	Candia EA	School Care	OA+		12.2%	\$753	\$1,506	\$2,033	94%	89%	89%						
10	Derry EA	BlueChoice3T w/o riders	POS		-0.1%	\$868	\$1,737	\$2,345	80%	80%	80%	Y	\$1,000				
10	Derry EA	BlueChoice 3T w/ riders	POS		-0.1%	\$874	\$1,745	\$2,360	80%	80%	80%						
10	Derry EA	BC3T15 DED	POS		-0.1%	\$814	\$1,629	\$2,199	80%	80%	80%						
10	Derry EA	BlueChoice New Eng.	POS		0.0%	\$881	\$1,762	\$2,378	80%	80%	80%						
10	Derry EA	Matthew Thornton Blue	HMO		-0.1%	\$790	\$1,580	\$2,133	80%	80%	80%						
15	Hooksett ESP	SchoolCare	HMO		12.3%	\$814	\$1,628	\$2,198	85%	85%	85%	Y			Y		Change to SchoolCare
15	Hooksett ESP	School Care	POS		12.3%	\$912	\$1,823	\$2,461	85%	85%	85%						
15	Hooksett ESP	School Care	OA+		12.2%	\$753	\$1,506	\$2,033	85%	85%	85%						
15	Hooksett EA	SchoolCare	HMO		12.3%	\$814	\$1,628	\$2,198	93%	83%	83%	Y	\$1,500		Y		Change to SchoolCare
15	Hooksett EA	School Care	POS		12.3%	\$912	\$1,823	\$2,461	90%	80%	80%						
15	Hooksett EA	School Care	OA+		12.2%	\$753	\$1,506	\$2,033	93%	83%	83%						
12	Londonderry EA	SchoolCare	HMO		5.8%	\$767	\$1,534	\$2,071	*	*	*	Y	\$500		Y		* District pays 80% of the value of POS plan towards other plans
12	Londonderry EA	School Care	POS-OA		5.8%	\$859	\$1,718	\$2,320	80%	80%	80%						
12	Londonderry EA	School Care	OA+		1.0%	\$710	\$1,419	\$1,916	*	*	*						
37	Manchester ESPA	Access Blue	HMO			\$893	\$1,741	\$2,335	93%	93%	93%	Y	Y*				District self-insures. Lumenos new for 2010. *\$1500
37	Manchester ESPA	BlueChoice	POS			\$964	\$1,881	\$2,526	86.5%	86.5%	86.5%						
37	Manchester ESPA	PPO High Deductible	PPO			\$625	\$1,219	\$1,635	93%	93%	93%						
37	Manchester ESPA	Lumenos	HDHP			\$750	\$1,469	\$1,885	93%	93%	93%						
37	Manchester EA	Access Blue	HMO			\$893	\$1,741	\$2,335	93%	93%	93%	Y					District self-insures. Lumenos new for 2010.
37	Manchester EA	BlueChoice	POS			\$964	\$1,881	\$2,526	86.5%	86.5%	86.5%						
37	Manchester EA	PPO High Deductible	PPO			\$625	\$1,219	\$1,635	93%	93%	93%						
37	Manchester EA	Lumenos	HDHP			\$750	\$1,469	\$1,885	93%	93%	93%						

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(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
8	Concord EAA	SchoolCare	POS-OA		8.0%	\$862	\$1,723	\$2,326	85%	**	**	Y					Sept. 1, 2002. **District pays dollar equivalent of its contribution for single coverage toward a two-person or family plan.
8	Concord EAA	HMO	POS-OA		8.0%	\$783	\$1,566	\$2,114	85%	**	**						***Retiree Insurance=30% of single plan, age 55-65.
8	Concord EAA	SchoolCare	OA+		8.1%	\$721	\$1,441	\$1,946	95%	**	**						***\$700 single; \$1,000 2-person; \$1,400 family. *Same dollar amount as HMO
8	Concord EOPA	SchoolCare	POS-OA		8.0%	\$862	\$1,723	\$2,326	*	*	*	Y	**Y	***Y	Y		***65% of single or two-person coverage to age 65.
8	Concord EOPA	SchoolCare	HMO		8.0%	\$783	\$1,566	\$2,114	88%	88%	88%						
8	Concord EOPA	SchoolCare	OA+		8.1%	\$721	\$1,441	\$1,946	95%	95%	95%						
8	Concord EA	SchoolCare	POS		8.0%	\$862	\$1,723	\$2,326	*	*	*						*District will contribute amount of HMO towards POS
8	Concord EA	SchoolCare	HMO		8.0%	\$783	\$1,566	\$2,114	87%	87%	87%						***65% of single or two-person coverage to age 65. No contribution to OA+.
8	Concord EA	SchoolCare	OA+		8.1%	\$721	\$1,441	\$1,946	95%	95%	95%						
67	Bow ESS	Matthew Thornton Blue	HMO		-10.2%	\$634	\$1,269	\$1,713	\$571	\$634	\$571	Y	**25%				
67	Bow ESS	BlueChoice	POS		-9.7%	\$705	\$1,410	\$1,903	\$571	\$634	\$571						
67	Bow ESS	Luminos	HDHP		New	\$532	\$1,064	\$1,436	\$571	\$634	\$571						**25% of district contribution.
67	Bow EA	Matthew Thornton Blue	HMO		-2.3%	\$690	\$1,380	\$1,863	**	**	**	Y	***25%	***Y	Y	Y	**District pays dollar equivalent of its contribution for the POS toward the HMO. ***District pays dollar
67	Bow EA	BlueChoice	POS		-2.2%	\$754	\$1,507	\$2,035	90%	80%	80%						equivalent of its contribution for the POS toward the HMO. ***District pays dollar
19	Dunbarton EA	BlueChoice	POS		-5.9%	\$803	\$1,607	\$2,169	72%	72%	72%	Y					*District will pay up to 72% of the BlueChoice premium toward other plans.
19	Dunbarton EA	BlueChoice (2-tier)	POS		-5.9%	\$767	\$1,535	\$2,072	*	*	*						
19	Dunbarton EA	Matthew Thornton Blue	HMO		-5.8%	\$726	\$1,453	\$1,961	*	*	*						
24	Henniker TA	Luminos HD \$2500/\$5000	HDHP		-4.0%	\$534	\$1,067	\$1,441	85%	85%	85%		Y*				\$1000 Single, \$2000 2 pers, \$3000 Family.
24	John Stark SPA	Luminos HD \$2500/\$5000	HDHP		-4.0%	\$534	\$1,067	\$1,441	100%	68%	68%	Y	**Y		Y	Y	**\$2800
24	John Stark Reg. TA	Luminos HD \$2500/\$5000	HDHP		-4.0%	\$534	\$1,067	\$1,441	90%	85%	85%	Y	**Y	***Y	Y	Y	** \$2000
24	Weare EA	Luminos HD	HDHP		New	\$534	\$1,067	\$1,441	90%	87.5%	85%	Y	*Y		Y		*\$3000 single; \$5000 two-person or family.
24	Weare EA	BlueChoice \$20	POS		-11.8%	\$731	\$1,463	\$1,974	90%	87.5%	85%						
24	Weare EA	Matthew Thornton Blue	HMO		-13.3%	\$658	\$1,316	\$1,777	90%	87.5%	85%						
46	Andover EA	SchoolCare	HMO		9.2%	\$762	\$1,524	\$2,058	95%	87%	83%	Y	*		Y	Y	*50% of single HMO
46	Andover EA	SchoolCare	POS-OA		9.2%	\$854	\$1,707	\$2,305	95%	87%	83%						
46	Merrimack Valley SSA	SchoolCare	HMO		11.9%	\$762	\$1,524	\$2,078	**	*	*	Y	\$825			Y	*District will pay the same amount of the OA+ plan towards the other plans offered. Rx= 10/30/65
46	Merrimack Valley SSA	SchoolCare	POS-OA		11.8%	\$854	\$1,707	\$2,305	*	*	*						
46	Merrimack Valley SSA	SchoolCare	OA+		11.7%	\$705	\$1,410	\$1,904	97%	92%	85%					Y	
46	Merrimack Valley EA	SchoolCare	HMO		11.9%	\$762	\$1,524	\$2,078	100%	93%	87%	Y	**Y		Y	Y	*District contribution equal to HMO amount. Rx 10/30/65
46	Merrimack Valley EA	SchoolCare	POS-OA		11.8%	\$854	\$1,707	\$2,305	*	*	*						**45% of HMO single premium.
46	Merrimack Valley EA	SchoolCare	OA+		11.7%	\$705	\$1,410	\$1,904	*	*	*						
53	Allenstown PPA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	90%	75%	75%	Y	\$500				
53	Allenstown PPA	SchoolCare	POS		9.1%	\$959	\$1,917	\$2,588	90%	75%	75%						
53	Allenstown PPA	SchoolCare	OA+		New				90%	75%	75%						
53	Allenstown TA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	80%	80%	80%	Y	\$500	*Y			*\$3,077 per year for five years or to Medicare Eligibility, whichever occurs first.
53	Allenstown TA	SchoolCare	POS		9.1%	\$959	\$1,917	\$2,588	80%	80%	80%						
53	Allenstown TA	SchoolCare	OA+		New				80%	80%	80%						
53	Chichester TA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	80%	80%	80%	Y	\$2,000				
53	Chichester TA	SchoolCare	POS		9.1%	\$959	\$1,917	\$2,588	80%	80%	80%						
53	Chichester TA	SchoolCare	OA+		New				80%	80%	80%						
53	Deerfield PA	SchoolCare	HMO		11.7%	\$780	\$1,560	\$2,106	90%	80%	80%	Y					30 hrs employees pay 75% first year, 35% second year, then employer pays 90%/80%
53	Deerfield PA	SchoolCare	POS-OA		11.8%	\$874	\$1,747	\$2,359	90%	80%	80%						
53	Deerfield EA	SchoolCare	HMO		11.7%	\$780	\$1,560	\$2,106	90%	75%	75%	Y	\$1,500			Y	
53	Deerfield EA	SchoolCare	POS-OA		11.8%	\$874	\$1,747	\$2,359	90%	75%	75%						
53	Epsom SSA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	100%	80%	80%	Y	*Y				*Single=\$850; 2-person=\$900, Family=\$1000
53	Epsom SSA	SchoolCare	POS		9.1%	\$959	\$1,917	\$2,588	100%	80%	80%						
53	Epsom TA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	100%	80%	80%	Y	\$2,000				
53	Epsom TA	SchoolCare	POS		9.1%	\$959	\$1,917	\$2,588	90%	80%	80%						
53	EA of Pembroke	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	80%	80%	80%	Y	\$1,500	*Y	Y		** District will pay 80% of HMO towards the POS plan.
53	EA of Pembroke	SchoolCare	POS-OA		9.1%	\$959	\$1,917	\$2,588	**	**	**						* Retiree Ins=80% of single or 2-person premium, up to age 65.
66	Hopkinton ESS	Anthem Blue Cross	C 100-MC*		8.8%	\$816	\$1,631	\$2,202	**	**	**	Y	1,000 - \$1,500				*Comp 100-MC not available to employees hired after June 30, 2006.
66	Hopkinton ESS	BlueChoice	POS		12.3%	\$674	\$1,349	\$1,821	**	**	**						**District contribution varies with years of service. Range varies from 55% - 90%
66	Hopkinton ESS	Matthew Thornton Blue	HMO		2.5%	\$582	\$1,163	\$1,510	**	**	**						of single coverage: 50% to 75% of 2-person plan.
66	Hopkinton EA	Anthem Blue Cross	C 100-MC*		8.7%	\$815	\$1,631	\$2,202	***	***	***	Y	\$1,500				*Comp 100-MC not available to teachers hired after June 30, 2006.
66	Hopkinton EA	BlueChoice	POS		8.7%	\$652	\$1,304	\$1,761	***	***	***						**Annual teacher contribution capped at \$1,950 for Comp 100-MC; \$1,500 for BlueChoice POS; \$900 for Matthew Thornton HMO. *** District pays the same as MTB
66	Hopkinton EA	Matthew Thornton Blue	HMO		8.6%	\$617	\$1,235	\$1,667	**95%	**92%	**92%						
19	Goffstown ESSA	Anthem Blue Cross	JW-MC*		7.2%	\$1,151	\$2,301	\$3,107	90%	80%	80%	Y					*Those hired after July 1, 2003 receive the dollar equivalent of the district's contribution toward the BlueChoice plan.
19	Goffstown ESSA	BlueChoice	POS		7.2%	\$914	\$1,827	\$2,467	90%	80%	80%						
19	Goffstown ESSA	Matthew Thornton Blue	HMO		0.5%	\$775	\$1,550	\$2,092	90%	80%	80%						
19	Goffstown ESSA	MTB 10/20/45	HMO		7.1%	\$605	\$1,211	\$1,634	90%	80%	80%						
19	Goffstown EA	Anthem Blue Cross	JW-MC		7.2%	\$1,151	\$2,301	\$3,107	85%	80%	80%	Y					
19	Goffstown EA	BlueChoice (2-tier)	POS		2.3%	\$873	\$1,745	\$2,356	85%	80%	80%						
19	Goffstown EA	Matthew Thornton Blue	HMO		7.1%	\$826	\$1,652	\$2,230	85%	80%	80%						
19	Goffstown EA	MTB 10/20/45	HMO		7.1%	\$605	\$1,211	\$1,634	85%	80%	80%						
19	New Boston SSA	Anthem Blue Cross	C 1000-MC		7.1%	\$844	\$1,689	\$2,280	80%	75%	75%	Y					
19	New Boston SSA	BlueChoice (2-tier)	POS		7.2%	\$869	\$1,738	\$2,346	80%	75%	75%						
19	New Boston SSA	Matthew Thornton Blue	HMO		4.7%	\$807	\$1,614	\$2,179	80%	75%	75%						
19	New Boston SSA	MTB 10/20/45	HMO		7.1%	\$605	\$1,211	\$1,634	80%	75%	75%						
19	New Boston EA	Anthem Blue Cross	C 1000-MC		7.1%	\$844	\$1,689	\$2,280	90%	81%	81%	Y					
19	New Boston EA	BlueChoice (2 tier)	POS		7.6%	\$873	\$1,745	\$2,356	90%	81%	81%						
19	New Boston EA	Matthew Thornton Blue	HMO		7.1%	\$826	\$1,652	\$2,230	90%	81%	81%						
19	New Boston EA	MTB 10/20/45	HMO		7.1%	\$605	\$1,211	\$1,634	90%	81%	81%						

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						Single	2-Person	Family	Single	2-Person	Family						
74	Barrington EA	SchoolCare	OA+		-20.0%	\$684	\$1,367	\$1,846	100%	100%	100%	Y	**Y			**\$3,000 if eligible for two-person coverage; \$4,000 if eligible for family coverage. Comp 500 no longer available to employees	
74	Barrington EA	SchoolCare	POS		0.2%	\$828	\$1,655	\$2,235	85%	85%	85%					Switch to SchoolCare 7/1/14	
74	Barrington EA	SchoolCare	HMO		-2.2%	\$739	\$1,478	\$1,996	90%	90%	90%					* single contribution plus \$1500 towards 2 person or family	
74	Barrington PA	BlueChoice	POS					90%	*	*	*	Y					
74	Barrington PA	Matthew Thornton Blue	HMO					100%	*	*	*						
82	Chester ESPA	SchoolCare	POS		7.1%	\$888	\$1,776	\$2,398	*	*	*	Y				*District pays \$1,000 per year for each certified employee who elects health insurance.	
82	Chester ESPA	SchoolCare	HMO		7.2%	\$793	\$1,586	\$2,141	*	*	*						
82	Chester EA	SchoolCare	POS		7.1%	\$888	\$1,776	\$2,398	80%	80%	80%	Y					
82	Chester EA	SchoolCare	HMO		7.2%	\$793	\$1,586	\$2,141	80%	80%	80%						
11	Dover EOP	SchoolCare	HMO		10.0%	\$814	\$1,628	\$2,198	90%	90%	90%	Y	*Y	Y		*Employee receives 25% of HMO premium for the coverage to which he/she is entitled.	
11	Dover EOP	SchoolCare	POS-OA		10.0%	\$912	\$1,823	\$2,461	83%	83%	83%						
11	Dover PA	SchoolCare	HMO		10.0%	\$814	\$1,628	\$2,198	80%	*	*	Y	\$150			*District will pay dollar equivalent of its single person HMO contribution toward other plans and coverages.	
11	Dover PA	SchoolCare	POS-OA		10.0%	\$912	\$1,823	\$2,461	*	*	*						
11	Dover TU	SchoolCare	HMO		10.0%	\$814	\$1,628	\$2,198	90%	90%	90%	Y	*Y	Y		*If at least 15% of bargaining unit declines coverage, each member so declining coverage shall receive a lump sum payment of \$2,000.	
11	Dover TU	SchoolCare	POS-OA		10.0%	\$912	\$1,823	\$2,461	83%	83%	83%						
13	Freedom EA	SchoolCare	HMO		7.1%	\$814	\$1,628	\$2,198	85%	85%	85%	Y	\$1,100			*Employee pays the difference between the district's contribution toward the HMO for the POS-OA.	
13	Freedom EA	SchoolCare	POS-OA		7.2%	\$912	\$1,823	\$2,461	*	*	*						
13	Madison EA	SchoolCare	HMO		7.1%	\$814	\$1,628	\$2,198	*\$6808	*\$13615	*\$18399	Y	**Y			*Annual dollar caps for health, and dental, life and disability insurance. \$1,000 if eligible for single coverage; \$500 if eligible for two person coverage. **Equals 20% of the difference btwn health plan cap and not taking	
13	Madison EA	SchoolCare	POS-OA		7.2%	\$912	\$1,823	\$2,461	*\$6808	*\$13615	*\$18399						
13	Tamworth ESPA	SchoolCare	HMO		7.1%	\$814	\$1,628	\$2,198	90%	90%	90%	Y	\$1,500			*Employee pays the difference between the HMO and POS-OA. District provides \$650 per year for reimbursement of non-covered medical expenses.	
13	Tamworth ESPA	SchoolCare	POS-OA		7.2%	\$912	\$1,823	\$2,461	*	*	*						
13	Tamworth EA	SchoolCare	HMO		7.1%	\$814	\$1,628	\$2,198	85%	**	85%	**Y				*District pays previous year's premium, plus 1/2 of the current year's increase. **Employee pays the difference between HMO and POS-OA. ***District contributes \$750 toward a health care reimbursement account. Employee may contribute up to \$1,500.	
13	Tamworth EA	SchoolCare	POS-OA		7.2%	\$912	\$1,823	\$2,461	**	**	**						
44	Northwood ESPA	Matthew Thornton Blue	HMO		-2.7%	\$719	\$1,438	\$1,941	90%	75%	75%	Y	\$1,500				
44	Northwood TA	Anthem Blue Cross	JY-MC		-2.9%	\$1,053	\$2,107	\$2,844	*	*	*	Y	\$5,000				
44	Northwood TA	BlueChoice	POS		-2.7%	\$837	\$1,673	\$2,259	95%	95.0%	95.0%						
44	Northwood TA	Matthew Thornton Blue	HMO		-2.8%	\$756	\$1,512	\$2,042	*	*	*						
44	Nottingham EA	Anthem Blue Cross	JW		-2.8%	\$1,075	\$2,150	\$2,902	*	*	*	Y	\$2,000			*District will pay dollar equivalent of its contribution for BlueChoice toward other plans.	
44	Nottingham EA	BlueChoice	POS		-2.8%	\$826	\$1,652	\$2,230	92%	82%	82%						
44	Nottingham EA	Matthew Thornton Blue	HMO		-2.8%	\$756	\$1,512	\$2,042	*	*	*						
44	Nottingham PA	BlueChoice	POS		-2.8%	\$826	\$1,652	\$2,230	90%	*	*	Y	\$1,000			* 90% of BC Single (+\$1200 for 2pers and Fam)	
44	Nottingham PA	Matthew Thornton Blue	HMO		-2.8%	\$756	\$1,512	\$2,042	*	*	*						
44	Strafford EA	BlueChoice	POS		-2.7%	\$837	\$1,673	\$2,259	95%	88%	80%	Y	\$2,000				
44	Strafford EA	Matthew Thornton Blue	HMO		-2.8%	\$756	\$1,512	\$2,042	95%	88%	80%						
49	Gov. Wentworth EA	SchoolCare	HMO		7.2%	\$793	\$1,586	\$2,141	90%	90%	90%	Y	\$1,000			*District pays dollar equivalent of its contribution for the HMO toward the POS-OA.	
49	Gov. Wentworth EA	SchoolCare	POS-OA		7.1%	\$888	\$1,776	\$2,398	*	*	*						
49	Gov. Wentworth EA	SchoolCare	OA+		7.2%	\$734	\$1,467	\$1,981	100%	100%	100%						
49	Gov. Wentworth SSA	SchoolCare	HMO		7.2%	\$793	\$1,586	\$2,141	*	*	*	Y	\$1,000			*District pays dollar equivalent of its contribution toward the OA+ towards the HMO or POS plans	
49	Gov. Wentworth SSA	SchoolCare	POS-OA		7.1%	\$888	\$1,776	\$2,398	*	*	*						
49	Gov. Wentworth SSA	SchoolCare	OA+		7.2%	\$734	\$1,467	\$1,981	100%	100%	100%						
56	Rollinsford TA	SchoolCare	POS-OA		9.0%	\$1,013	\$2,025	\$2,734	94%	84%	84%	Y	\$1,500				
56	Rollinsford TA	SchoolCare	HMO		9.0%	\$904	\$1,808	\$2,441	94%	89%	89%						
56	Somersworth ACA	SchoolCare	POS-OA		6.4%	\$862	\$1,723	\$2,326	*	*	*	Y	\$1,750			*District pays dollar equivalent of its contribution toward HMO for the POS plan. Switch to SchoolCare 3/1/10.	
56	Somersworth ACA	SchoolCare	HMO		6.4%	\$769	\$1,538	\$2,077	95%	85%	85%						
56	Assoc. Somersworth ESP	SchoolCare	HMO		9.0%	\$869	\$1,738	\$2,347	98%	85%	85%	Y	\$1,500			For POS plan, employee pays the difference between POS and HMO costs.	
56	Assoc. Somersworth ESP	SchoolCare	POS-OA		9.1%	\$974	\$1,947	\$2,629	*	*	*					10/1/11 Rx change to 10/30/65	
56	Somersworth AE	SchoolCare	POS-OA		9.1%	\$974	\$1,947	\$2,629	90%	83%	83%	Y	\$1,750	**Y		Switch to SchoolCare 3/1/10	
56	Somersworth AE	SchoolCare	HMO		9.0%	\$869	\$1,738	\$2,347	90%	83%	83%					**For teachers employed before July 1, 2005 and retire after age 55, district will pay single premium to age 65. 10/1/11 Rx change to 10/30/65	
56	Somersworth AE	SchoolCare	OA+		10.9%	\$817	\$1,634	\$2,206	90%	83%	83%						
61	Farmington ESP	SchoolCare	HMO					60%	*	*	*	Y	**			*District pays dollar equivalent of its contribution for HMO single coverage. For two person or family coverage, and toward other plans. ** Will pay 20% of district's portion of BC JW plan	
61	Farmington ESP	SchoolCare	POS-OA					*	*	*							
61	Farmington TA	SchoolCare	HMO		9.2%	\$830	\$1,660	\$2,241	80%	75%	65%	Y	\$1,081			*District pays dollar equivalent of its contribution of the HMO toward other plans.	
61	Farmington TA	SchoolCare	POS-OA		9.3%	\$930	\$1,859	\$2,510	*	*	*						
64	Milton EA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	100%	80%	80%	Y	\$3,300			*District pays dollar equivalent of its contribution for the HMO plan toward the 2-person or family POS-OA.	
64	Milton EA	SchoolCare	POS-OA		9.1%	\$959	\$1,917	\$2,588	100%	*	*						
33	Raymond EA	SchoolCare	HMO		5.1%	\$811	\$1,622	\$2,190	83%	83%	83%	Y	\$1500*			*minus any ACA penalty incurred by employer if employee receives a medical subsidy from the Exchange.	
64	Wakefield PA	SchoolCare	HMO		9.0%	\$856	\$1,712	\$2,311	*82.5%	*82.5%	*82.5%	Y	**Y			*District pays 82.5% of HMO premium or \$7361 single, \$14721 two-person, \$19874 family, per year, whichever is less. **The employee pays the difference between the district's contribution toward the HMO for the POS-OA. ***For any unused portion of the district's allotment, employee receives \$1,500.	
64	Wakefield PA	SchoolCare	POS-OA		9.1%	\$959	\$1,917	\$2,588	**	**	**						
64	Wakefield EA																

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
72	Alton TA	SchoolCare	HMO		8.6%	\$693	\$1,386	\$1,871	90%	90%	90%						
72	Alton TA	SchoolCare	POS-OA		8.5%	\$776	\$1,552	\$2,095	*	*	*						
2	Ashland TA	Anthem Blue Cross	C 1000-MC*						87.0%	87.0%	87.0%	Y					*District pays the first \$500 of annual deductible. **50% of single plan. SAU did not report in 2012
86	Barnstead EA	BlueChoice (3T5)	POS		-7.6%	\$719	\$1,438	\$1,942	85%	80%	80%	Y	*Y				*\$1,500 in lieu of a single or two person plan; \$2,000 in lieu of a family plan.
86	Barnstead EA	Matthew Thornton	HMO		0.0%	\$619	\$1,239	\$1,672	85%	80%	80%						
2	Inter-Lakes SSA	Anthem Blue Cross	C 1000-MC*		N/A				95%	94%	93%	Y	\$3,100	***Y			*District pays \$500 per yr. toward medical expenses for each employee (+ any employee medical expenses)
2	Inter-Lakes SSA	Blue Choice (2-tier) Rx 10/20/45	POS		N/A				98%	96%	94%						beyond the \$1,000 deductible. \$850 toward qualified medical expenses. ***District will pay up to two person
2	Inter-Lakes SSA	Matthew Thornton Blue 20 Rx 10/20/45	HMO		N/A				98%	98%	98%						contribution for retirees with age and service = 70+, and hired before 7/1/05 District did not report in 2012
2	Inter-Lakes EA	Anthem Blue Cross	C 1000-MC*		N/A				90%	90%	90%	Y	\$2,000	***Y			***No specific amount. Based on the CBA at the time of retirement.
2	Inter-Lakes EA	Blue Choice (2-tier) Rx 10/20/45	POS		N/A				90%	90%	90%						
2	Inter-Lakes EA	Matthew Thornton Blue 20 Rx 10/20/45	HMO		N/A				97%	97%	97%						
30	Ed. Asst. of Laconia	SchoolCare NEW	CDHP		10.5%	\$735	\$1,469	\$1,983	100%	100%	100%		\$3,200				*Employees hired after 7/1/13 get 100% single and can buy additional coverage at own expense.
30	Laconia Assoc. of SS	SchoolCare NEW	CDHP		10.5%	\$735	\$1,469	\$1,983	100%*	100%*	100%*		\$3,200	*Y			*Employees hired after 7/1/13 get 100% single and can buy additional coverage at own expense.
30	Laconia EA	SchoolCare NEW	CDHP		10.5%	\$735	\$1,469	\$1,983	100%	100%	100%		\$3,200	*Y			*District pays single premium until age 65.
45	Moultonborough SSA	Anthem Blue Cross	C 1000*			\$773	\$1,514	\$2,024	90%	88%	88%	Y	\$1,000				*District pays \$500 toward deductible or other qualified medical expenses,
45	Moultonborough SSA	Matthew Thornton Blue	HMO			\$653	\$1,305	\$1,762	90%	88%	88%						plus costs incurred beyond \$1,000 under the district's health plan.
45	Moultonborough SSA	Lumenos**	HDHP			\$500	\$999	\$1,349	95%	90%	90%						** \$2500 HSA
48	Assoc. of Campton Ed.	BlueChoice	POS		-0.4%	\$801	\$1,603	\$2,163	90%	90%	90%	Y	\$4,822	Y*			* 85% of single
48	Assoc. of Campton Ed.	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	95%	95%	95%						
48	Holderness ESS	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	*	*	*	Y	\$2,000				*District pays 50% - 90% of MT single
48	Holderness ESS	Matthew Thornton Blue	HMO		-0.3%	\$772	\$1,544	\$2,085	90%	*	*						
48	Holderness EA	BlueChoice	POS		-0.4%	\$811	\$1,623	\$2,191	87%	87%	87%	Y	\$5,000				2013 Change in Rx: 10/20/45
48	Holderness EA	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	87%	87%	87%						
48	Plymouth EA	BlueChoice	POS		-0.4%	\$811	\$1,623	\$2,191	**	**	**	Y	***Y				* District pays same amount as it did in 1999-2000. **District will pay up to 10% of the increase over 2001-02
48	Plymouth EA	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	85%	85%	85%						The teacher pays all rate increases beyond that amount (\$534.16, \$1068.23, \$1442.23). ***50% of single POS rate. 2013 New Rx: 10/20/45
48	Plymouth ESPA	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	100%	90%	90%	Y					
48	Plymouth ESPA	Matthew Thornton Blue	HMO		-0.3%	\$772	\$1,544	\$2,085	100%	90%	90%						
48	Plymouth Reg. ESS	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	90%	85%	85%	Y	*Y				*50% of single POS rate.
48	Plymouth Reg. ESS	Matthew Thornton Blue	HMO		-0.3%	\$772	\$1,544	\$2,085	92%	90%	90%						
48	Plymouth Coop EA	BlueChoice	POS		-0.4%	\$811	\$1,623	\$2,191	90%	90%	90%	Y	**Y				**50% of single POS rate. 2012 Rx change to 10/20/45.
48	Plymouth Coop EA	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	92%	92%	92%						
48	Rumney TA	Matthew Thornton Blue	HMO		-0.3%	\$772	\$1,544	\$2,085	*	*	*						*Employees hired after 6/30/01 receive 90% payment toward premium.
48	Rumney TA	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	*	*	*						If hired after 6/30/04, district pays 86% of premium.
80	Shaker Regional EA	SchoolCare	HMO		-4.6%	\$628	\$1,256	\$1,696	\$536	\$1,072	\$1,447	Y	\$2,000				District will pay: \$6431.4 for single, \$12,862.8 for two, \$17,363.18 for family plans annually.
80	Shaker Regional EA	SchoolCare	POS-OA		-4.5%	\$704	\$1,407	\$1,900	\$536	\$1,072	\$1,447						
80	Shaker Regional EA	SchoolCare	OA+		-4.6%	\$581	\$1,162	\$1,569	\$536	\$1,072	\$1,447						
48	Thornton SSA	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	80%	80%	80%	Y					
48	Thornton SSA	Matthew Thornton Blue	HMO		-5.2%	\$734	\$1,467	\$1,981	80%	80%	80%						
48	Thornton SSA	Lumenos HSA	HDHP		-0.4%	\$565	\$1,131	\$1,527	80%	80%	80%						
48	Thornton EA	BlueChoice	POS		-0.4%	\$854	\$1,708	\$2,306	*	*	*	Y	***Y				*92% of MT HMO. **\$5139.90
48	Thornton EA	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	92%	92%	92%						
48	Thornton EA	Lumenos HSA	HDHP		-0.4%	\$565	\$1,131	\$1,527	92%	92%	92%						
48	Waterville Valley TA	Anthem Blue Cross	C 100-MC		-0.3%	\$969	\$1,938	\$2,616	80%	80%	80%	Y					
48	Waterville Valley TA	BlueChoice	POS		-0.4%	\$811	\$1,623	\$2,191	90%	90%	90%						2012 Rx change to 10/20/45
48	Waterville Valley TA	Matthew Thornton Blue	HMO		-0.3%	\$734	\$1,467	\$1,981	100%	100%	100%						
48	Wentworth EA	Matthew Thornton Blue	HMO		-0.3%	\$745	\$1,490	\$2,011	95%	94%	90%	Y	*\$1,000				*For teachers who elect not to take health insurance, the district will
51	EA of Pittsfield	BlueChoice	POS						97%	97%	97%		\$1,000				
51	EA of Pittsfield	Matthew Thornton Blue	HMO						97%	97%	97%						
59	Winnisquam Reg. TA	SchoolCare	OA+		7.8%	\$679	\$1,358	\$1,834	95%	85%	80%	Y	\$1,600	*Y			*District provides same coverage and payment for retiree and spouse to age 65
73	Gilford EA	Anthem Blue Cross	JW-MC	X					70%	70%	70%	Y	\$2,000	*Y	Y		*150 / month for retirees
73	Gilford EA	BlueChoice	POS	X					85%	85%	85%						
73	Gilford EA	Matthew Thornton Blue	HMO	X					95%	95%	95%						
79	Gilmanston EA	SchoolCare	POS		-5.5%	\$776	\$1,552	\$2,095	100%	***	***						Change to SC. Pays diff between single coverage and two person or family. ****District pays 30% of single
79	Gilmanston EA	SchoolCare	HMO		-5.3%	\$693	\$1,386	\$1,871	100%	***	***						BlueChoice plan. *****District pays 50% of single BlueChoice 3-tier plan to age 65.
301	Prospect Mtn. HSTA	SchoolCare	HMO		8.6%	\$693	\$1,386	\$1,871	88%	88%	88%		\$2,000				*Employees pay the difference between district contribution for HMO
301	Prospect Mtn. HSTA	SchoolCare	POS-OA		8.5%	\$776	\$1,552	\$2,095	*	*	*						toward OA-POS.

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
1	Con-Val EA	Anthem Blue Cross	C 100-MC		-5.6%	\$966	\$1,931	\$2,607	**	**	**	Y			Y	Y	**District pays dollar equivalent of Matthew Thornton Blue toward the premium for other plans.
1	Con-Val EA	BlueChoice	POS		-5.6%	\$780	\$1,560	\$2,106	**	**	**						NOTE! District did not report in 2012, so the increase is over 2011.
1	Con-Val EA	BlueChoice (2-tier)	POS						**	**	**						
1	Con-Val EA	Matthew Thornton Blue	HMO			\$0			**	**	**						
1	Con-Val EA	Matthew Thornton Blue 15	HMO		-10.4%	\$663	\$1,327	\$1,791	92.5%	92.5%	92.5%						
29	Chesterfield SSA	Anthem Blue Cross	JW-MC	X					*	*	*						*District contributes 85% of its contribution toward BlueChoice for other plans.
29	Chesterfield SSA	BlueChoice	POS	X					85%	85%	85%						
29	Chesterfield SSA	Matthew Thornton Blue	HMO	X					*	*	*						
29	Chesterfield EA	Anthem Blue Cross	JW-MC	X					*	*	*						*For single coverages, district pays dollar equivalent of 100% Matthew Thornton Blue. For two person and family coverages, district pays dollar equivalent of 83% BlueChoice.
29	Chesterfield EA	BlueChoice	POS	X					*	83%	83%						
29	Chesterfield EA	Matthew Thornton Blue	HMO	X					100%	*	*						
29	Harrisville EA	Anthem Blue Cross	JW-MC	X					*	*	*						*District pays dollar equivalent of its contribution toward HMO for other plans.
29	Harrisville EA	BlueChoice	POS	X					*	*	*						
29	Harrisville EA	Matthew Thornton Blue	HMO	X					100%	99%	98%						
29	Assoc. of Keene Tutors	Anthem Blue Cross	JW-MC	X					*	*	*						*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
29	Assoc. of Keene Tutors	BlueChoice	POS	X					85%	85%	85%						
29	Assoc. of Keene Tutors	Matthew Thornton Blue	HMO	X					*	*	*						
29	Keene EA	Anthem Blue Cross	JW-MC	X					80%	80%	80%						
29	Keene EA	BlueChoice	POS	X					85%	85%	85%						
29	Keene EA	Matthew Thornton Blue	HMO	X					85%	85%	85%						
29	Marlborough EA	BlueChoice	POS	X					88%	88%	88%						*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
29	Marlborough EA	Matthew Thornton Blue	HMO	X					*	*	*						
29	Marlow EA	Anthem Blue Cross	JW-MC	X					*	*	*						*District pays dollar equivalent of its contribution toward HMO for other plans.
29	Marlow EA	BlueChoice	POS	X					*	*	*						
29	Marlow EA	Matthew Thornton Blue	HMO	X					100%	98%	98%						
29	Westmoreland TA	Anthem Blue Cross	JW-MC	X					*	*	*						*District pays dollar equivalent of its contribution toward HMO for other plans.
29	Westmoreland TA	BlueChoice	POS	X					*	*	*						
29	Westmoreland TA	Matthew Thornton Blue	HMO	X					100%	99%	98%						
92	Hinsdale SSA	BlueChoice	POS		2.8%	\$799	\$1,598	\$2,157	87%	87%	87%	Y					
92	Hinsdale SSA	Matthew Thornton Blue	HMO		2.7%	\$722	\$1,444	\$1,950	97%	94%	94%						
92	Hinsdale FT	BlueChoice	POS		2.8%	\$799	\$1,598	\$2,157	85%	85%	85%	Y					
92	Hinsdale FT	Matthew Thornton Blue	HMO		2.7%	\$722	\$1,444	\$1,950	95%	90%	90%						
47	Jaffrey-Rindge SSA	SchoolCare	HMO		9.4%	\$793	\$1,586	\$2,141	85%	80%	80%						\$1,000
47	Jaffrey-Rindge SSA	SchoolCare	POS-OA		9.4%	\$888	\$1,776	\$2,398	84%	79%	79%						
47	Jaffrey-Rindge EA	SchoolCare	HMO		9.4%	\$793	\$1,586	\$2,141	85%	80%	80%	Y*					*District contributes \$400 to a Flexible Spending Account for each employee enrolled in a health insurance program.
47	Jaffrey-Rindge EA	SchoolCare	POS-OA		9.4%	\$888	\$1,776	\$2,398	85%	75%	75%						
87	Mascenic ESSA	SchoolCare	HMO		12.2%	\$830	\$1,660	\$2,241	*	*	*	Y					
87	Mascenic ESSA	SchoolCare	POS		12.2%	\$930	\$1,859	\$2,510	*	*	*						
87	Mascenic EA	SchoolCare	HMO		12.2%	\$830	\$1,660	\$2,241	88.9%	90.7%	83.0%	Y	**Y				*District pays dollar equivalent of its contribution for POS toward other plans. **\$2,000 if eligible for single coverage; \$2,500 if eligible for two person/family.
87	Mascenic EA	SchoolCare	POS		12.2%	\$930	\$1,859	\$2,510	*	*	*						
87	Mascenic EA	SchoolCare	OA+		12.1%	\$768	\$1,536	\$2,074	88.9%	90.7%	83.0%						
93	Monadnock ESSA	BlueChoice 3T 5RDR Rx 3/15 M1	POS		No 2013	\$825	\$1,651	\$2,228	90%	90%	90%	Y					District pays dollar equivalent of its contribution toward BlueChoice for
93	Monadnock ESSA	BlueChoice 3T 15IPDED Rx10/20/45	POS		No 2013	\$769	\$1,538	\$2,076	*	*	*						
93	Monadnock ESSA	Matthew Thornton Blue 20IPDED Rx 10/20	HMO		No 2013	\$668	\$1,335	\$1,802	*	*	*						
93	Monadnock ESSA	Matthew Thornton Blue	HMO		No 2013	\$746	\$1,492	\$2,014	*	*	*						Matthew Thornton Blue.
93	Monadnock Dist. EA	Anthem Blue Cross	JY-MC		No 2013	\$1,039	\$2,079	\$2,806	*	*	*	Y	\$2,500				*District pays dollar equivalent of its contribution toward BlueChoice
93	Monadnock Dist. EA	BlueChoice 3T 15IPDED Rx10/20/45	POS		No 2013	\$769	\$1,538	\$2,076	85%	85%	85%						
93	Monadnock Dist. EA	BlueChoice 3T 5RDR Rx 3/15 M1	POS		No 2013	\$825	\$1,651	\$2,228	*	*	*						
93	Monadnock Dist. EA	Matthew Thornton B120IPDED Rx 10/20/45	HMO		No 2013	\$668	\$1,335	\$1,802	*	*	*						
93	Monadnock Dist. EA	Matthew Thornton Blue	HMO		No 2013	\$746	\$1,492	\$2,014	*	*	*						
63	Wilton-Lyndeborough CTA	SchoolCare	HMO		12.2%	\$830	\$1,660	\$2,241	80%	80%	80%	Y					District pays up to \$300 per contract year for medical expenses not covered by insurance.
63	Wilton-Lyndeborough CTA	SchoolCare	POS-OA		12.2%	\$930	\$1,859	\$2,510	80%	80%	80%						
63	Wilton-Lyndeborough CTA	SchoolCare	OA+		12.1%	\$768	\$1,536	\$2,074	80%	80%	80%						
63	Wilton-Lyndeborough Co-op SSA	SchoolCare	HMO		12.2%	\$830	\$1,660	\$2,241	*	*	*	Y					*District will contribute up to \$750 per employee for qualified medical expenses, including health insurance premiums.
63	Wilton-Lyndeborough Co-op SSA	SchoolCare	POS-OA		12.2%	\$930	\$1,859	\$2,510	*	*	*						
93	Specialists of SAU 93																
94	Winchester SSA																
94	Winchester TA	Anthem Blue Cross	JY-MC*						**	**	**	Y	\$1,500				*Available only to grandfathered employees.
94	Winchester TA	BlueChoice	POS						85%	85%	85%						
94	Winchester TA	BlueChoice (2-tier)	POS						**	**	**						
94	Winchester TA	MTB5 Rx 10/20/45	HMO		N/A				93%	93%	93%						
94	Winchester TA	Matthew Thornton Blue	HMO						93%	93%	93%						

6/26/2015

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
23	Bath	SchoolCare	HMO						100%	*	*	*	Y	\$2,000			
23	Bath	SchoolCare	POS-OA						*	*	*					District pays dollar equivalent of 100% single HMO toward 2-person or family coverage for the HMO and all level of coverages for the POS-OA.	
3	Berlin ESS	Harvard Pilgrim HMO	HMO		-14.8%	\$782	\$1,566	\$2,114	80%	80%	80%	Y	\$2,000			*District pays dollar equivalent of its contribution to the HMO plan toward the POS plan.	
3	Berlin ESS	Harvard Pilgrim HMO	HMO						*	*	*						
3	Berlin EA	Harvard Pilgrim	HMO High Option		8.8%	\$782	\$1,566	\$2,114	80%	80%	80%	Y	\$2,000			*District pays dollar equivalent of its contribution to the HMO plan toward PO	
3	Berlin EA	Harvard Pilgrim	HMO High Option						*	*	*						
7	Colebrook EA	MTB 3/15	HMO		0.0%	\$685	\$1,370	\$1,850	88%	88%	88%	Y				Copay to \$20	
7	Colebrook EA	MTB 3/15	POS			\$787	\$1,574	\$2,125	88%	88%	88%						
7	Pittsburg EA	BlueChoice	POS		0.0%	\$787	\$1,574	\$2,125	*	*	*	Y	\$2,000			*district pays same amount of HMO towards the POS	
7	Pittsburg EA	MTB 20	HMO		0.0%	\$685	\$1,370	\$1,850	87%	87%	87%						
9	Bartlett EA	MTB Deductible new	HMO		-12.3%	\$668	\$1,336	\$1,803	80%	80%	80%	Y				District pays 80% of HMO amount toward other plans.	
9	Bartlett EA	BlueChoice 2 tier 10/20/30	POS		-2.9%	\$800	\$1,600	\$2,160	*	*	*						
9	Bartlett EA	BlueChoice 3 tier 10/20/30	POS		-3.0%	\$808	\$1,616	\$2,181	*	*	*						
9	Conway ESPA	Harvard Pilgrim	HMO		-0.1%	\$784	\$1,567	\$2,115	80%	80%	80%	Y	**Y	***Y		*District pays 80% of HMO amount toward other plans. **50% of single HMO premium. ***80% of HMO single premium to age 65.	
9	Conway ESPA	Harvard Pilgrim	POS		-0.2%	\$978	\$1,956	\$2,641	*	*	*						
9	Conway EA	Harvard Pilgrim	HMO		-0.1%	\$784	\$1,567	\$2,115	80%	80%	80%	Y	**Y	***Y		*District pays 80% of HMO premium toward other plans. **50% of single HMO premium. *** 80% of single premium to age 65.	
9	Conway EA	Harvard Pilgrim	POS		-0.2%	\$978	\$1,956	\$2,641	*	*	*						
20	Gorham SS	Harvard Pilgrim \$15 \$1000 /\$3000 Ded.	HMO		0.6%	\$661	\$1,322	\$1,785	80%	80%	80%	Y	\$1,500				
20	Gorham TA	Harvard Pilgrim	HMO		0.6%	\$661	\$1,322	\$1,785	80%	80%	80%	Y	\$2,250	**Y		** District pays \$2,500 per year for three years up to age 65.	
35	Bethlehem EA	Matthew Thornton Blue 20	HMO		1.0%	\$691	\$1,381	\$1,865	80%	80%	80%	Y				Copay changed to \$20	
35	Bethlehem ESP	Matthew Thornton Blue 20	HMO		1.0%	\$691	\$1,381	\$1,865	90%	90%	90%	Y					
23	Haverhill Paras/ESP	SchoolCare	HMO		0.0%	\$667	\$1,333	\$1,800	90%	80%	60%		\$1,500			District pays dollar equivalent of its contribution toward the HMO for the POS-OA plan.	
23	Haverhill Paras/ESP	SchoolCare	POS-OA		0.0%	\$747	\$1,493	\$2,018	*	*	*						
23	Haverhill Coop EA	BlueChoice	POS	No 2013		\$836	\$1,671	\$2,256	*	*	*	Y	\$2,000	Y		*District pays dollar equivalent of its BlueChoice (2-tier) contribution toward other BlueChoice plan.	
23	Haverhill Coop EA	Matthew Thornton \$20	HMO	No 2013		\$660	\$1,320	\$1,782	82.5%	82.5%	82.5%						
84	Littleton SS	Matthew Thornton \$5	HMO		5.2%	\$772	\$1,544	\$2,084	82%	82%	82%		\$500				
84	Littleton SS	BlueChoice 3 Tier	POS			\$854	\$1,708	\$2,306	*	*	*						
84	Littleton TA	BlueChoice	POS		-0.1%	\$843	\$1,686	\$2,277	*	*	*	Y	\$1,000			* District pays 81% of HMO toward the POS	
84	Littleton TA	Matthew Thornton \$20	HMO		0.0%	\$734	\$1,468	\$1,981	81%	81%	81%			**Y	Y	*District pays \$2,000 per year until age 65.	
77	Monroe ESP	BlueChoice (2-tier)	POS						80%	80%	80%	Y					
77	Monroe TA	BlueChoice (2-tier)	POS						85%	85%	85%	Y	*\$1,250			Board will pay \$1,250 to a tax sheltered annuity for teachers not electing health insurance.	
77	Monroe TA	BlueChoice (2-tier)	POS						85%	85%	85%	Y	*\$1,250				
23	Piermont	SchoolCare	HMO						100%	*	*	Y	\$1,300			District pays dollar equivalent of 100% HMO, plus \$2,700 per year for 2-person or family coverage for the HMO	
23	Piermont	SchoolCare	POS-OA						*	*	*					For POS-OA district pays 100% of single HMO premium, plus \$2,700 per year for 2-person or family coverage	
35	Lafayette	Mathew Thornton 20 3/15/1m	POS			\$691	\$1,351	\$1,865	87%	87%	87%						
35	Lisbon	Mathew Thornton 20 3/15/1m	POS		4.9%	\$691	\$1,381	\$1,865	81%	81%	81%						
35	Profile EA	MTB 15 Ded	HMO		1.0%	\$675	\$1,350	\$1,822	80%	80%	80%	Y		**Y		*District pays \$2,000 per year until age 65. New Plan has \$500 deductible.	
36	White Mtns. SS	SchoolCare	HMO		7.5%	\$871	\$1,742	\$2,352	85%	85%	85%	Y	**Y			*30% of HMO single premium.	
36	White Mtns. SS	SchoolCare	POS-OA		7.6%	\$976	\$1,951	\$2,634	85%	85%	85%						
36	White Mtns. SS	SchoolCare	OA+		7.5%	\$806	\$1,611	\$2,175	85%	85%	85%						
36	White Mtns. EA	SchoolCare	HMO		12.3%	\$749	\$1,498	\$2,023	87.5%	87.5%	87.5%	Y	\$2,000				
36	White Mtns. EA	SchoolCare	POS-OA		12.3%	\$839	\$1,678	\$2,266	87.5%	87.5%	87.5%						
36	White Mtns. EA	SchoolCare	OA+		12.3%	\$693	\$1,386	\$1,871	87.5%	87.5%	87.5%						
58	Groveton SSA	Matthew Thornton	HMO		1.6%	\$573	\$1,147	\$1,548	100%	100%	100%	Y	\$1,000			District pays up to \$7500, \$15,000, \$20,000	
58	Groveton SSA	Ded: \$500 /\$1500	HMO						100%	100%	100%						
58	Groveton TA	Matthew Thornton	HMO		1.6%	\$573	\$1,147	\$1,548	100%	100%	100%	**Y	**Y			*\$1000 **\$4,500 for a single or two person plan; \$6,000 for a family plan. 100%= District pays up to \$7500, \$15,000, \$20,000. #HMO is a new plan with \$1000 deductible. District pays half of deductible.	
58	Groveton TA	Ded: \$1000 /\$3000	HMO						100%	100%	100%						
58	Stratford TA	MTB 15 Ded: \$1000 /\$3000	HMO		1.6%	\$573	\$1,147	\$1,548	100%**	100%**	100%**	Y	\$3000*			New plan with new carrier. *\$6000 two pers. \$8000 family. **Cap of \$7500, \$15k, \$21k	
68	Lin-Wood EA	SchoolCare	HMO		8.2%	\$722	\$1,444	\$1,950	83%	83%	83%	Y	\$2,500				
68	Lin-Wood EA	SchoolCare	POS		8.3%	\$809	\$1,617	\$2,183	*	*	*						
68	Lin-Wood EA	SchoolCare	OA+		8.3%	\$668	\$1,336	\$1,804	*	*	*						
23	Warren	SchoolCare	HMO						100%	*	*		\$2,000			District pays 100% of single HMO, plus 80% of the difference between single and 2-person coverage; and 80% of difference between single and family coverage	
23	Warren	SchoolCare	POS-OA						*	*	*						

6/26/2015

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
16	Brentwood TA	BlueChoice (2-tier)	POS		-3.7%	\$809	\$1,618	\$2,148	95%	85%	75%	Y	\$1,600				
16	Brentwood TA	Matthew Thornton Blue	HMO		-3.6%	\$748	\$1,496	\$2,020	100%	95%	80%						
16	East Kingston TA	Anthem Blue Cross	C 100-MC		-3.7%	\$995	\$1,990	\$2,467	*	*	*		\$2,000				*District pays 88% of BC toward the other plans
16	East Kingston TA	BlueChoice	POS		-3.6%	\$823	\$1,646	\$2,222	88%	88%	88%						
16	East Kingston TA	Matthew Thornton Blue	HMO		-3.7%	\$753	\$1,507	\$2,034	*	*	*						
14	Epping PA	Matthew Thornton Blue	HMO		2.9%	\$804	\$1,607	\$2,170	90%	*	*	Y	\$555				*District pays 90% of single premium for two person and family coverage.
14	Epping EA	BlueChoice	POS		2.9%	\$893	\$1,786	\$2,411	80%	80%	80%		Y**				**\$300 single; \$600two person; \$900 family
14	Epping EA	Matthew Thornton Blue	HMO		2.9%	\$804	\$1,607	\$2,170	85%	85%	85%						
16	Exeter Co-op PA	BlueChoice	POS		-6.9%	\$768	\$1,567	\$2,074	50%	*	*	Y					*District pays dollar equivalent of single HMO / POS premium.
16	Exeter Co-op PA	Matthew Thornton Blue	HMO		-3.4%	\$677	\$1,351	\$1,824	70%	*	*						
16	Exeter EA	Anthem Rx 10/20/30	JW-MC						*	*	*	Y	\$500				*District pays dollar equivalent of its contribution to C 100-MC toward JW-MC.
16	Exeter EA	Anthem Blue Cross**	C 100-MC						85%	85%	85%						
16	Exeter EA	BC3T 5 Rx 10/20/30	POS						85%	85%	85%						
16	Exeter EA	BC3T 20 Rx 10/20/45	POS			\$768	\$1,537	\$2,074	82%	82%	82%						
16	Exeter EA	Matthew Thornton Blue	HMO			\$676	\$1,351	\$1,824	90%	90%	90%						
16	Exeter PA	BlueChoice	POS		-3.6%	\$823	\$1,646	\$2,222	50%	*	*	Y	\$300				*District pays dollar equivalent of single contribution toward two-person and family coverage.
16	Exeter PA	Matthew Thornton Blue	HMO		-3.6%	\$700	\$1,400	\$1,889	70%	*	*						
16	Exeter EA	Anthem Blue Cross	C 100-MC						65%	65%	65%	Y	\$500				
16	Exeter EA	BlueChoice 3/15 1M	POS		-3.6%	\$823	\$1,646	\$2,222	83%	83%	83%						Slight plan changes in BC and MTB to reduce rates
16	Exeter EA	MTB 15, Rx 3/15 1M	HMO		-3.6%	\$700	\$1,400	\$1,889	90%	90%	90%						
83	Fremont EA	Anthem Blue Cross	JY-MC*						80%	80%	80%	Y	\$700				*JY-MC not available to employees hired after July 1, 2004.
83	Fremont EA	BlueChoice	POS						83%	83%	83%						
83	Fremont EA	Matthew Thornton Blue	HMO						89%	89%	89%						
16	Kensington EA	SchoolCare	HMO		6.4%	\$787	\$1,574	\$2,125	86%	86%	86%	Y					
16	Kensington EA	SchoolCare	POS-OA		6.4%	\$882	\$1,763	\$2,380	*	*	*						
16	Kensington EA	SchoolCare	OA+		6.3%	\$728	\$1,456	\$1,966	86%	86%	86%						
16	Newfields SA	SchoolCare	POS		2.6%	\$882	\$1,763	\$2,390	80%	80%	80%						Switch to SchoolCare effective 9/1/14
16	Newfields SA	SchoolCare	HMO		-1.0%	\$787	\$1,574	\$2,125	80%	80%	80%						
16	Newfields PA	SchoolCare	POS		2.6%	\$882	\$1,763	\$2,390	0%	0%	0%						
16	Newfields PA	SchoolCare	HMO		-1.0%	\$787	\$1,574	\$2,125	0%	0%	0%						
50	ACT - New Castle	Anthem Blue Cross	JY-MC		-0.2%	\$1,181	\$2,363	\$3,190	80%	80%	80%	Y	*Y		Y		*\$1250 single; 1875 two person; 2500 family.
50	ACT - New Castle	BlueChoice	POS		-0.1%	\$932	\$1,864	\$2,517	80%	80%	80%						
50	ACT - New Castle	Matthew Thornton Blue	HMO		-0.1%	\$848	\$1,696	\$2,290	80%	80%	80%						
31	Newmarket TA	SchoolCare NEW	HMO						89%	89%	89%	Y	\$1,500				*Teachers hired after July 1, 2007 receive 85% district contribution toward health insurance.
31	Newmarket TA	SchoolCare NEW	POS-OA						89%	89%	89%						
31	Newmarket TA	SchoolCare NEW	OA+		N/A				89%	89%	89%						
50	ACT - Newington	Anthem Blue Cross	JY-MC		-0.2%	\$1,181	\$2,363	\$3,190	80%	80%	80%	Y	\$2,000		Y		
50	ACT - Newington	BlueChoice	POS		-0.1%	\$932	\$1,864	\$2,517	85%	85%	85%						
50	ACT - Newington	Matthew Thornton Blue	HMO		-0.1%	\$848	\$1,696	\$2,290	90%	90%	90%						
5	Oyster River ESPA	Matthew Thornton Blue	HMO		-2.6%	\$736	\$1,471	\$1,966	94%	94%	94%	Y	**Y				*pays the same amount for the POS plan as they do for the HMO.
5	Oyster River ESPA	BCBS 3-Tier 10/20/45	POS			\$814	\$1,628	\$2,197	*	*	*						
5	Oyster River TG	Anthem Blue Cross	JY-MC		-7.5%	\$1,025	\$2,050	\$2,767	*	*	*	Y	**Y		Y		
5	Oyster River TG	Anthem Blue Cross	C 100-MC		-0.6%	\$1,045	\$2,089	\$2,821	66%	66%	66%						
5	Oyster River TG	BlueChoice	POS		-11.9%	\$775	\$1,550	\$2,093	*	*	*						
5	Oyster River TG	Matthew Thornton Blue	HMO		-12.2%	\$699	\$1,399	\$1,888	*	*	*						
52	Portsmouth ACE	Anthem Blue Cross	C 100-MC		-3.1%	\$1,161	\$2,321	\$3,134	80%	80%	80%	Y			Y		
52	Portsmouth ACE	BlueChoice	POS		-3.0%	\$966	\$1,932	\$2,608	80%	80%	80%						
52	Portsmouth ACE	BC3T Rx 10/20/45	POS		-3.2%	\$917	\$1,835	\$2,477	80%	80%	80%						
52	Portsmouth ACE	MT Blue 10/20/45	HMO		-3.1%	\$835	\$1,670	\$2,254	85%	85%	85%						
52	Portsmouth ACE	Matthew Thornton Blue	HMO		-3.1%	\$879	\$1,758	\$2,273	84.5%	84.5%	84.5%						
52	Portsmouth PA	Anthem Blue Cross	C 100-MC		-3.1%	\$1,161	\$2,321	\$3,134	83%	83%	83%	Y			Y		
52	Portsmouth PA	BlueChoice	POS		-3.0%	\$966	\$1,932	\$2,608	83%	83%	82%						
52	Portsmouth PA	BC3T Rx 10/20/45	POS		-3.2%	\$917	\$1,835	\$2,477	80%	80%	82%						
52	Portsmouth PA	MT Blue 10/20/45	HMO		-3.1%	\$835	\$1,670	\$2,254	87%	87%	84%						
52	Portsmouth PA	Matthew Thornton Blue	HMO		-3.1%	\$879	\$1,758	\$2,273	87.0%	87%	84%						
52	Assoc. of Portsmouth Teachers	Anthem Blue Cross	C 100-MC		-3.1%	\$1,161	\$2,321	\$3,134	80%	80%	80%	Y			Y		
52	Assoc. of Portsmouth Teachers	BlueChoice	POS		-3.0%	\$966	\$1,932	\$2,608	80%	80%	80%						
52	Assoc. of Portsmouth Teachers	BC3T Rx 10/20/45	POS		-3.2%	\$917	\$1,835	\$2,477	80%	80%	80%						
52	Assoc. of Portsmouth Teachers	MT Blue 10/20/45	HMO		-3.1%	\$835	\$1,670	\$2,254	85%	85%	85%						
52	Assoc. of Portsmouth Teachers	Matthew Thornton Blue	HMO		-3.1%	\$879	\$1,758	\$2,273	85.0%	85.0%	85.0%						
17	Sanborn Reg. E SS	SchoolCare	HMO						*	*	*	Y	\$2,400		Y		* district will pay 90% of OA+ toward other plans. Employees must pay the difference
17	Sanborn Reg. ESS	SchoolCare	POS						*	*	*						
17	Sanborn Reg. ESS	SchoolCare	OA+						90%	90%	90%						
17	Sanborn Reg. EA	SchoolCare	HMO						*	*	*	Y	\$2,400	**Y	Y		* district will pay 90% of OA+ toward other plans. Employees must pay the difference
17	Sanborn Reg. EA	SchoolCare	POS						*	*	*						**District pays up to a two person plan to age 65.
17	Sanborn Reg. EA	SchoolCare	OA+						90%	90%	90%						
16	Stratham TA	Anthem Blue Cross	C 200-MC						65%	65%	65%	Y	*		Y		*\$4000 2 pers / \$5000 Family
16	Stratham TA	BC 5 Rx 3/15/ M1	POS		-3.7%	\$833	\$1,667	\$2,250	79%	79%	79%						
16	Stratham TA	MTB 15, Rx 3/15 1M	HMO		-3.6%	\$695	\$1,390	\$1,876	90%	90%	90%						

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
21	Seacoast ESPA	Anthem Blue Cross	C 100		-3.4%	\$954	\$1,909	\$2,577	85%	85%	85%	Y	* Y				*\$750 Single, \$1,000 2-Person/Family.
21	Seacoast ESPA	Matthew Thornton Blue	HMO		-3.4%	\$658	\$1,315	\$1,776	85%	85%	85%						
21	Seacoast EA	Anthem Blue Cross	C 1000		-3.4%	\$739	\$1,477	\$1,994	94%	94%	94%						
21	Seacoast EA	Matthew Thornton Blue SOS	HMO		New	\$408	\$817	\$1,103	100%	100%	100%						
21	Seacoast EA	BlueChoice	POS		-3.5%	\$783	\$1,567	\$2,115	74%	74%	74%						
21	Seacoast EA	Matthew Thornton Blue	HMO		-3.4%	\$658	\$1,315	\$1,776	84%	84%	84%						
50	ACT - Greenland	Anthem Blue Cross	C 100-MC		-0.1%	\$1,108	\$2,216	\$2,991	81%	81%	81%	Y	\$2,500	Y			
50	ACT - Greenland	BlueChoice (2-tier)	POS		-0.1%	\$907	\$1,814	\$2,449	81%	81%	81%						
50	ACT - Greenland	Matthew Thornton Blue \$5	HMO		1.0%	\$848	\$1,696	\$2,290	85%	85%	85%						
50	ACT-Greenland	Matthew Thornton Blue \$20	HMO		-0.1%	\$766	\$1,532	\$2,068	85%	85%	85%						
50	ACT - Rye	Anthem Blue Cross	JY-MC*		-0.2%	\$1,181	\$2,363	\$3,190	95%	75%	75%	Y	**	Y			*Only available to teachers hired before January 1, 1996.
50	ACT - Rye	BlueChoice	POS		-0.1%	\$932	\$1,864	\$2,517	95%	75%	75%						**30% of district contribution to single HMO premium.
50	ACT - Rye	Matthew Thornton Blue	HMO		-0.1%	\$848	\$1,696	\$2,290	95%	75%	75%						
50	Rye ESPA	Matthew Thornton Blue \$20 Current Ees	HMO		NEW	\$766	\$1,532	\$2,068	100%	75%	75%	Y	\$2,000				New two tier plan for Matt Thronton Blue
50	Rye ESPA	Matthew Thornton Blue \$20 New Ees	HMO		NEW	\$766	\$1,532	\$2,068	95%	75%	75%						
50	Rye ESPA	Matthew Thornton Blue \$15 Current Ees	HMO		NEW	\$642	\$1,285	\$1,735	100%	75%	75%						
50	Rye ESPA	Matthew Thornton Blue \$15 New Ees	HMO		NEW	\$642	\$1,285	\$1,735	95%	75%	75%						

6/26/2015

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New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
39	Amherst SSA	Luminos HSA	HDHP		-3.2%	\$537	\$1,075	\$1,452	88%	88%	88%	Y	\$1,000		Y		
39	Amherst SSA	BlueChoice (2-tier)	POS		-3.1%	\$785	\$1,571	\$2,120	88%	88%	88%						
39	Amherst SSA	Matthew Thornton Blue	HMO		-3.2%	\$734	\$1,469	\$1,982	88%	88%	88%						
39	Amherst EA	BlueChoice (2-tier)	POS		-3.2%	\$754	\$1,509	\$2,037	92%	87.0%	87.0%	Y	\$1,000		Y		
39	Amherst EA	Matthew Thornton Blue	HMO		-3.1%	\$698	\$1,395	\$1,883	95%	90.0%	90.0%						
25	Bedford EPA	BlueChoice	POS						92%	92%	92%	Y			Y		
25	Bedford EPA	Lumenos	HDHP						98%	98%	98%						New HDHP plan this year. *Plus HSA contribution
25	Bedford ESSA	BlueChoice	POS						92%	92%	92%	Y			Y		
25	Bedford ESSA	Lumenos	HDHP						98%	98%	98%						*Plus HSA contribution
25	Bedford EA	Anthem Blue Cross	JY-MC						81%	79%	77%	Y		Y	Y		*Retiree may choose either a cash allowance or district contribution toward single health insurance to age 65.
25	Bedford EA	BlueChoice	POS						93%	91%	88%						
25	Bedford EA	Lumenos	HDHP						98%	96%	94%						
41	Brookline ESSA	BC3T 10, Rx 10 /20 /30	POS						\$748	\$950	\$950	Y					
41	Brookline ESSA	BC3T 15 Rx 10 /20 /45	POS		New				\$700	\$950	\$950						
41	Brookline ESSA	MTB 5 Rx 10 /20 /30	HMO						\$678	\$950	\$950						
41	Brookline ESSA	MTB 15 Rx 10 /20 /45	HMO		New				\$632	\$950	\$950						
41	Brookline ESSA	Lumenos 2500	HDHP		New				\$506	\$950	\$950						
41	Brookline TA	BlueChoice Rx \$3 /5, MS1	POS						\$700	\$1,244	\$1,470	Y					*District pays monthly caps. Sixty-six percent of the premium increase is added to the cap of the previous year.
41	Brookline TA	BlueChoice Rx\$10/\$20/\$45	POS						\$700	\$1,244	\$1,470						
41	Brookline TA	Lumenos 2500	HDHP						\$562	\$1,125	\$1,366						
41	Brookline TA	MTB Rx \$10/\$20/\$45	HMO						\$700	\$1,244	\$1,470						
41	Brookline TA	MTB Rx \$3/\$5/\$1M	HMO						\$700	\$1,244	\$1,470						
27	Litchfield EA	SchoolCare	HMO		-6.0%	\$663	\$1,325	\$1,789	84%	84%	84%	Y	\$1,000				Change to SchoolCare July 1, 2014.
27	Litchfield EA	SchoolCare	OA+		-6.0%	\$613	\$1,226	\$1,655	85%	85%	85%						
26	Merrimack ESSA	Anthem Blue Cross	JY-MC		3.2%	\$997	\$1,993	\$2,691	*	*	*	Y	\$1,200				*District pays dollar equivalent of its contribution for the POS toward other plans.
26	Merrimack ESSA	BlueChoice	POS		3.3%	\$756	\$1,511	\$2,040	84.5%	84.5%	84.5%						
26	Merrimack ESSA	Matthew Thornton Blue	HMO		3.2%	\$680	\$1,360	\$1,836	*	*	*						
26	Merrimack TA	Anthem Blue Cross	JY-MC		3.2%	\$997	\$1,993	\$2,691	*	*	*	Y	Y				*District pays dollar equivalent of its contribution for POS toward other plans.
26	Merrimack TA	BlueChoice	POS		3.3%	\$756	\$1,511	\$2,040	78%	78%	78%						
26	Merrimack TA	Matthew Thornton Blue	HMO		3.2%	\$680	\$1,360	\$1,836	*	*	*						\$1500 reimbursement for no insurance
39	Mont Vernon EA	Lumenos \$2500 HSA	HDHP		-3.2%	\$537	\$1,075	\$1,452	75.0%	75.0%	75.0%	Y	\$1,000		Y		High deductible (\$2500) health plan for 2010. HSA contribution: \$1250 /\$2500
39	Mont Vernon EA	BlueChoice (2-tier)	POS		-3.2%	\$754	\$1,509	\$2,037	75.0%	75.0%	75.0%						\$3,000
39	Mont Vernon EA	Matthew Thornton Blue	HMO		-3.1%	\$698	\$1,395	\$1,883	75.0%	75.0%	75.0%						
40	Millford ESSA	SchoolCare	HMO		4.4%	\$737	\$1,474	\$1,990	84%	84%	84%	Y	**Y		Y		Hired <7/1/05 =80% POS. Hired <7/1/12 =84% HMO. Hired after 7/1/12 =78% HMO.
40	Millford ESSA	SchoolCare	POS-OA		4.4%	\$826	\$1,651	\$2,229	*	*	*						** 30% of plan they are eligible for.
40	Millford TA	SchoolCare	HMO		4.4%	\$737	\$1,474	\$1,990	85%	85%	85%	Y		**Y	Y		Hired <7/1/05 =80% POS. Hired 2006 or after = 85% of HMO.
40	Millford TA	SchoolCare	POS-OA		4.4%	\$826	\$1,651	\$2,229	*	*	*						
40	Millford EPA																
55	Hampstead Assoc. SS	HMO Blue New Eng	HMO			\$705	\$1,409	\$1,903	85%	85%	85%	Y	\$750		Y		
55	Hampstead Assoc. SS	BlueChoice	POS			\$805	\$1,609	\$2,172	85%	85%	85%						
55	Hampstead Assoc. SS	BlueChoice New Eng.	POS			\$785	\$1,570	\$2,119	85%	85%	85%						
55	Hampstead Assoc. SS	Matthew Thornton Blue	HMO			\$727	\$1,455	\$1,964	85%	85%	85%						
55	Hampstead SPA	BlueChoice	POS			\$815	\$1,630	\$2,200	90%	90%	90%	Y			Y		
55	Hampstead SPA	Matthew Thornton Blue	HMO			\$737	\$1,473	\$1,989	90%	90%	90%						
55	Hampstead EA	BlueChoice	POS			\$805	\$1,609	\$2,172	89.0%	89.0%	89.0%	Y	\$500	**Y	Y		**Up to \$3,300 per year under age 65; up to \$1,650 per year over 65
55	Hampstead EA	BlueChoice New Eng.	POS			\$821	\$1,643	\$2,218	89.4%	89.4%	89.4%						
55	Hampstead EA	Matthew Thornton Blue	HMO			\$727	\$1,455	\$1,964	86.5%	86.5%	86.5%						
41	Hollis ESSA	BlueChoice Rx \$3 /5, MS1	POS						\$780	\$1,025	\$1,025	Y					*District contribution equivalent to 90% single, 85% 2-person and 75% family for BlueChoice plan, up to a dollar cap of \$975 per month. However employee must contribute a minimum of 10% toward any premium.
41	Hollis ESSA	MTB 5 Rx 3/15/ M1	HMO						\$708	\$1,025	\$1,025						
41	Hollis ESSA	BC3T 15 Rx 10 /20 /45	POS		New				\$700	\$1,025	\$1,025						
41	Hollis ESSA	MTB 15 Rx 10 /20 /45	HMO		New				\$632	\$1,025	\$1,025						
41	Hollis ESSA	Lumenos 2500	HDHP		New				\$506	\$956	\$1,025						
41	Hollis ESSA - Coop	BlueChoice Rx 10/20/30	POS						\$500	\$900	\$950	Y					
41	Hollis ESSA - Coop	BC3T Rx 10/20/45	POS						\$837	\$1,674	\$2,260						
41	Hollis ESSA - Coop	MTB IO PDED Rx 10/20/45	HMO			\$755	\$1,510	\$2,038	\$500	\$900	\$950						
41	Hollis ESSA - Coop	MTB Rx 10/20/45 1K DED	HMO			\$595	\$1,190	\$1,607	\$500	\$900	\$950						
41	Hollis ESSA - Coop	Lumenos	HDHP						\$464	\$815	\$911						
41	Hollis EA - Coop	Anthem Blue Cross	JY-MC						\$661	\$1,213	\$1,428	Y	\$2,750				*District contribution equivalent to 90% single, 85% 2-person and 75% family for BlueChoice plan, up to a dollar cap of \$1,000 per month. However, employee must contribute a minimum of 10% toward any premium.
41	Hollis EA - Coop	BC3T Rx 10/20/45	POS			\$837	\$1,674	\$2,260	\$595	\$1,071	\$1,446						
41	Hollis EA - Coop	BlueChoice	POS						\$661	\$1,213	\$1,428						
41	Hollis EA - Coop	MTB Rx 10/20/45	HMO			\$595	\$1,190	\$1,607	\$595	\$1,071	\$1,446						
41	Hollis EA - Coop	Matthew Thornton Blue	HMO						\$641	\$1,176	\$1,384						
41	Hollis EA - Coop	Lumenos	HDHP						\$478%	\$773%	\$1,032						\$2500 HSA with Lumenos
41	Hollis EA	Anthem Blue Cross	JY-MC						\$661	\$1,190	\$1,240	Y	\$1,500				*District contribution equivalent to 85% single, 85% 2-person and 85% family for BlueChoice plan, up to a dollar cap of \$975 per month. However, employee must contribute a minimum of 10% toward any premium.
41	Hollis EA	BC3T Rx 10/20/45	POS		New				\$661	\$1,190	\$1,240						
41	Hollis EA	BC3T10 Rx 10/20/30	POS			\$866	\$1,733	\$2,339	\$661	\$1,190	\$1,240						
41	Hollis EA	MTB5 Rx 10/20/30	HMO			\$793	\$1,586	\$2,142	\$661	\$1,190	\$1,240						
41	Hollis EA	MTB10 Rx 10/20/45 1k DED	HMO			\$595	\$1,190	\$1,607	\$632	\$1,190	\$1,240						
41	Hollis EA	Lumenos	HDHP			\$594	\$1,189	\$1,605	\$506	\$956	\$1,240						
81	Hudson (AFT)	SchoolCare	HMO		-100.0%				85%	85%	85%	Y					
81	Hudson (AFT)	SchoolCare	POS-OA		-100.0%				80%	80%	80%						
28	Pelham ESPA	BC3T	POS		No 2013	\$765	\$1,529	\$2,064	55%	55%	55%	Y					
28	Pelham ESPA	MT 1PDED	HMO		No 2013	\$577	\$1,154	\$1,558	60%	60%	60%						
28	Pelham ESPA	Matthew Thornton Blue	HMO		No 2013	\$688	\$1,377	\$1,954	55%	55%	55%						
28	Pelham EA	Anthem Blue Cross	POS		No 2013	\$765	\$1,529	\$2,064	85%	85%	85%	Y	\$3,000	**Y			* Same amount as BC3T
28	Pelham EA	BC Rx 10/20/45 NEW	HMO		No 2013	\$577	\$1,154	\$1,558	85%	85%	85%						**Retiring employee can choose between cash payment or a combination of cash payment and district contribution toward health insurance to age 65.
28	Pelham EA	MT Blue 10/20/45 NEW	HMO		No 2013	\$688	\$1,377	\$1,954	95%	95%	95%						
28	Windham EA	Anthem Blue Cross	JY-MC*		No 2013	\$923	\$1,847	\$2,493	**	**	**	Y	\$2,500	***Y			*Available only to teachers hired before July 1, 2005 **District pays dollar equivalent for 95% of BC3T toward other plans.
28	Windham EA	Anthem Blue Cross	C 100-MC		No 2013	\$876	\$1,751	\$2,364	**	**	**						
28	Windham EA	BlueChoice	POS		No 2013	\$663	\$1,327	\$1,791	95%	95%	95%						
28	Windham EA	Matthew Thornton Blue	HMO		No 2013	\$599	\$1,197	\$1,616	**	**	**						

6/26/2015

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch %	District % of Premium Cost	Contribution	IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family									
57	Salem School Custodians EA	BlueChoice	POS			\$7,992	\$15,981	\$21,584				Y				Y	*Monthly caps for all plans
57	Salem School Custodians EA	BlueChoice (2-tier)	POS			\$7,992	\$15,981	\$21,584									
57	Salem School Custodians EA	Matthew Thornton Blue	HMO			\$7,992	\$15,981	\$21,584									
57	Salem EPA	BlueChoice	POS			\$675	\$1,350	\$1,823			Y	\$500				Y	*Monthly caps for all plans
57	Salem EPA	BlueChoice (2-tier)	POS			\$675	\$1,350	\$1,823									
57	Salem EPA	Matthew Thornton Blue	HMO			\$675	\$1,350	\$1,823									
57	Salem ESPA	BlueChoice	POS			\$522	\$574	\$601			Y					Y	*Monthly caps for all plans for employees working 30+ hours per week. Employees eligible for district payment only after five years of service.
57	Salem ESPA	BlueChoice (2-tier)	POS			\$522	\$574	\$601									
57	Salem ESPA	Matthew Thornton Blue	HMO			\$522	\$574	\$601									
57	Salem AFSP	BlueChoice	POS			\$522	\$1,045	\$1,410			Y	\$300				Y	*Monthly caps for all plans for employees working 30+ hours per week.
57	Salem AFSP	BlueChoice (2-tier)	POS			\$522	\$1,045	\$1,410									
57	Salem AFSP	Matthew Thornton Blue	HMO			\$522	\$1,045	\$1,410									
57	Salem EA	Anthem Blue Cross	JY-MC			\$675	\$1,350	\$1,823			Y	\$500-\$1,000				Y	*Monthly caps for all plans.
57	Salem EA	BlueChoice	POS			\$675	\$1,350	\$1,823									
57	Salem EA	BlueChoice (2-tier)	POS			\$675	\$1,350	\$1,823									
57	Salem EA	BlueChoice New Eng.	POS			\$675	\$1,350	\$1,823									
57	Salem EA	Matthew Thornton Blue	HMO			\$675	\$1,350	\$1,823									
39	Souhegan (unaffiliated)	BlueChoice (2-tier)	POS	X		90%	75%	75%			Y	\$1,000			Y		
39	Souhegan (unaffiliated)	Matthew Thornton Blue	HMO	X		90%	75%	75%									
39	Souhegan (unaffiliated)	SchoolCare	HMO	X		90%	75%	75%									

NOTE! 2014 rates for SC have the Premium Holiday factored in. Rates for HT do not.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2014, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	Local Name	Medical Plan(s)	Type	Did Not Report	Rate Change over 2013	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost		IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person						
6	Claremont AMTE	BlueChoice	POS								Y					*District pays dollar equivalent of its contribution for Matthew Thornton Blue toward other plans.
6	Claremont AMTE	Matthew Thornton Blue	HMO					85%	85%	85%						*Full year = 94%. School year = 85%
6	Claremont Assoc. of Sec.	BlueChoice	POS								Y	\$2,500	**Y	Y	Y	*District pays dollar equivalent of its contribution for BlueChoice toward other plans.
6	Claremont Assoc. of Sec.	Matthew Thornton Blue	HMO					85%	85%	85%						**Up to 86% of 2-person POS coverage, between ages 57-65.
6	Sugar River EA	Anthem Blue Cross	JY-MC								Y					*District pays dollar equivalent of its contribution for the HMO toward POS-OA, OA+. **District pays health insurance premium up to five years, not to exceed \$17,500.
6	Sugar River EA	BlueChoice	POS					86%	86%	86%						
6	Sugar River EA	Matthew Thornton Blue	HMO													
6	Cornish EA	SchoolCare	HMO					80%	80%	80%	Y		**Y		Y	
6	Cornish EA	SchoolCare	POS-OA													
6	Cornish EA	SchoolCare	OA+													
18	Franklin EA	BlueChoice	POS	X				90%	73%	68%	Y	\$1,750	Y	Y		*Board pays dollar equivalent of its POS contribution toward the HMO plan.
18	Franklin EA	Matthew Thornton Blue	HMO	X												
60	Fall Mountain ESPA	MTB A \$5, Rx 10/20/30	HMO		-4.3%	\$670	\$1,339	\$1,808	*	*	*	Y	\$4,000			*District pays 80% of Matthew Thornton Blue "B" toward other plans.
60	Fall Mountain ESPA	MTB C \$10, Rx 10/20/45	HMO		-4.5%	\$637	\$1,274	\$1,720	*	*	*					
60	Fall Mountain ESPA	Anthem Blue Cross	C 100-MC		-4.2%	\$886	\$1,769	\$2,388	*	*	*					**Available only to grandfathered employees.
60	Fall Mountain ESPA	MTB B \$10, Rx 10/20/30	HMO		-4.5%	\$655	\$1,311	\$1,769	80%	80%	80%					District self-insures.
60	Fall Mountain TA	MTB A \$5, Rx 10/20/30	HMO		-4.3%	\$670	\$1,339	\$1,808	*	*	*	Y	\$4,000			*District pays 80% of Matthew Thornton Blue "B" toward other plans.
60	Fall Mountain TA	Anthem Blue Cross	C 100-MC		-4.2%	\$886	\$1,769	\$2,388	*	*	*					
60	Fall Mountain TA	MTB C \$10, Rx 10/20/45	HMO		-4.5%	\$637	\$1,274	\$1,720	*	*	*					
60	Fall Mountain TA	MTB B \$10, Rx 10/20/30	HMO		-4.5%	\$655	\$1,311	\$1,769	80%	80%	80%					District self-insures.
71	Goshen-Lempster EA	SchoolCare	POS					100%	83%	83%	Y	\$2,000				
71	Goshen-Lempster EA	SchoolCare	HMO					100%	80%	80%						
71	Goshen-Lempster EA	SchoolCare	OA+					100%	85%	85%						
71	Goshen-Lempster SS															
75	Grantham EA	Matthew Thornton Blue	HMO		14.0%	\$717	\$1,434	\$1,936	88%	88%	88%		**			**25% of district portion. * same amount as the MTB
75	Grantham EA	B/C 3T 10	POS			\$875	\$1,750	\$2,363	*	*	*					
75	Grantham EA	C100 MC	C 100-MC			\$1,058	\$2,116	\$2,857	*	*	*					
70	Hanover SS	Harvard Pilgrim	HMO					85%	85%	85%	Y	\$750				*District pays the dollar equivalent of its contribution toward the HMO for the POS plan.
70	Hanover SS	Harvard Pilgrim	POS													
70	Hanover EA	Harvard Pilgrim	HMO					80%	80%	80%	Y	\$500	**Y			*District pays the dollar equivalent of its contribution toward the HMO for the POS plan. **90% of single or two person coverage to Medicare eligibility.
70	Hanover EA	Harvard Pilgrim	POS													
65	Kearsarge Reg. EA	SchoolCare	HMO		-5.4%	\$629	\$1,258	\$1,699	85%	85%	85%	Y	\$1400**	* Y	Y	*Retiree Ins= single or two person HMO plan paid by the district at same percentage as active employees, to age 65.
65	Kearsarge Reg. EA	SchoolCare	POS-OA		-5.2%	\$705	\$1,409	\$1,902	80%	80%	80%					**Buy out available only if 46 employees take advantage of it.
65	Kearsarge Reg. EA	SchoolCare	OA+		-5.4%	\$582	\$1,164	\$1,572	85%	85%	85%					
65	Paras at Kearsarge	SchoolCare	HMO		-5.4%	\$629	\$1,258	\$1,699	85%	85%	85%	Y		* Y	Y	*Retiree Ins= single or two person HMO plan paid by the district at same percentage as active employees, to age 65.
65	Paras at Kearsarge	SchoolCare	POS-OA		-5.2%	\$705	\$1,409	\$1,902	80%	80%	80%					
88	Lebanon SS	SchoolCare	HMO		2.2%	\$700	\$1,400	\$1,890	84%	84%	84%	Y				
88	Lebanon SS	SchoolCare	POS-OA		2.2%	\$784	\$1,568	\$2,177	*	*	*					
88	Lebanon EA	SchoolCare	HMO		2.2%	\$700	\$1,400	\$1,890	*	*	*	Y	**Y		Y	*District pays dollar equivalent of POS contribution toward the HMO.
88	Lebanon EA	SchoolCare	POS-OA		2.2%	\$784	\$1,568	\$2,177	78%	78%	78%					**Employee receives 30% of the cost saved by the district.
76	Lyme EA	SchoolCare	HMO		-3.2%	\$685	\$1,370	\$1,850	85%	85%	85%	Y	\$1,000	**Y		**85% of single premium to Medicare eligibility. *85% of HMO for all other plans
76	Lyme EA	SchoolCare	POS-OA		-3.3%	\$767	\$1,534	\$2,071	*	*	*					District provides \$750 for employees wellness initiatives.
76	Lyme EA	SchoolCare	OA+		0.0%	\$655	\$1,310	\$1,769	*	*	*					OA+ new for 2008
62	Mascoma Valley Reg. SS	SchoolCare	HMO					92.0%	92.0%	92.0%	Y	\$1,000				*District pays the dollar equivalent of its contribution toward the HMO for the POS-OA. POS only available to those hired before 2007.
62	Mascoma Valley Reg. SS	SchoolCare	POS-OA**					*	*	*						
62	Mascoma Valley Reg. EA	SchoolCare	HMO					84%	84%	84%	Y	\$1,500	*Y			*District pays 87%, up to \$6,000 per retiree per year toward health insurance, capped at \$65,000 per year total for all retirees.
62	Mascoma Valley Reg. EA	SchoolCare	POS					84%	84%	84%						
4	Newfound Area TA	Anthem Blue Cross	C 300-MC					*	*	*	Y	\$1,500				*district pays 87% of the HMO plan towards the Comp 300
4	Newfound Area TA	Matthew Thornton Blue	HMO*					87%	87%	87%						
43	Newport ESP	MTB15 IP Ded	HMO		-3.7%	\$704	\$1,409	\$1,902	90%	90%	90%					New MT HMO with deductible
43	Newport TA	MTB15 IP Ded	HMO		-3.7%	\$704	\$1,409	\$1,902	88%	88%	88%			Y		New MT HMO with deductible
32	Plainfield SS	SchoolCare	HMO					86%	86%	86%	Y	\$1,250			Y	*District pays dollar equivalent of its HMO contribution toward the POS-OA.
32	Plainfield SS	SchoolCare	POS-OA					*	*	*						
32	Plainfield EA	SchoolCare	HMO					83%	83%	83%	Y	\$1,250	**Y		Y	*District pays dollar equivalent of its HMO contribution toward the POS-OA.
32	Plainfield EA	SchoolCare	POS					*	*	*						**District pays single premium for early retirees age 55-65, at same percentage as active employees.
43	Sunapee TA	BlueChoice	POS			\$736	\$1,472	\$1,987	81%	81%	81%	Y	\$1,000		Y	
43	Sunapee TA	Matthew Thornton Blue	HMO			\$674	\$1,347	\$1,819	81%	81%	81%					
6	Unity EA	SchoolCare	HMO					*	*	*	Y					* District pays dollar equivalent of its contribution for the POS-OA toward the HMO plan.
6	Unity EA	SchoolCare	POS-OA					100%	90%	80%						
6	Unity EA	SchoolCare	OA+													