



CITY OF CHELSEA, MA
Human Resources Department

City Hall, 500 Broadway, Room 301 - Chelsea, MA 02150
Phone: 617.466.4170 - Fax: 617.466.4175

MONTHLY EMPLOYEE PREMIUM - FY26
Effective July 1, 2025 - June 30, 2026

Harvard Pilgrim Health Care

Harvard Pilgrim Healthcare Active Plan	Monthly Employee Contribution	Monthly City Contribution	Total Monthly Premium	Employee Percentage Share
City & School – HMO – Individual	\$218.54	\$874.16	\$1,092.70	20%
City & School – HMO – Family	\$587.83	\$2,351.32	\$2,939.15	20%
City & School – PPO – Individual	\$369.04	\$861.09	\$1,230.13	30%
City & School – PPO – Family	\$992.73	\$2,316.38	\$3,309.11	30%

Altus Dental

Altus Dental Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$50.53	\$0.00	\$50.53	100%
Family	\$117.45	\$0.00	\$117.45	100%

DMS Dental

DMS Dental Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$24.10	\$0.00	\$24.10	100%
Employee plus 1	\$45.40	\$0.00	\$45.40	100%
Family	\$65.60	\$0.00	\$65.60	100%

EyeMed Vision

EyeMed Vision Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Individual	\$5.91	\$0.00	\$5.91	100%
Employee and Spouse	\$11.23	\$0.00	\$11.23	100%
Employee and Child(ren)	\$11.82	\$0.00	\$11.82	100%
Family	\$17.38	\$0.00	\$17.38	100%

Boston Mutual Life

Boston Mutual Life Insurance Plan	Monthly Employee Premium	Monthly City Contribution	Total Employee Monthly Premium	Employee Percentage Share
Boston Mutual - Individual Active	\$2.95	\$2.95	\$5.90	50%
Boston Mutual - Individual Retiree	\$6.58	\$6.58	\$13.16	50%
Boston Mutual - Dependent	\$1.24	\$0.00	\$1.24	100%