MONTHLY HEALTH AND DENTAL INSURANCE RATES For Exempt Staff and Faculty Effective January 1, 2005

INSURANCE PLANS	Semi-Monthly Employee Contribution		Monthly Employee Contribution			Monthly University Contribution	
	Single	Family	Single	Family		Single	Family
Tufts PPO Plan Group # 42736-000 (THP Network) Dependent Student Coverage to Age 25	\$99.74	\$319.64	\$199.48	\$639.28		\$279.41	\$653.74
Tufts HMO Premium Plan Group # 00251-000 Dependent Student Coverage to Age 25	\$46.56	\$176.01	\$93.12	\$352.02		\$279.39	\$653.74
Tufts HMO Value Plan Group # 91072-000 Dependent Student Coverage to Age 25	\$32.36	\$137.73	\$64.72	\$275.46		\$279.42	\$653.75
Delta Premier Plan Group # 4623-7601 Dependent Student Coverage to Age 25	\$8.52	\$21.20	\$17.04	\$42.40		\$25.59	\$63.60
DeltaCare Plan Group # 4623-8801 Dependent Student Coverage to Age 23	\$6.53	\$16.15	\$13.06	\$32.30		\$19.61	\$48.46

If you wish to enroll in a health and/or dental insurance program, you MUST complete an application form within the first 31 days of employment. After the initial eligibility period has passed, eligible staff and their eligible dependents may choose to enroll during any subsequent open enrollment period or within 31 days after a qualifying event or other permissible event occurs to the participant (subscriber) or to his or her dependent.

Open Enrollment: The opportunity to make a change or enroll for the first time in a plan without a qualifying event may be made during the open enrollment period held in November with new coverage effective January 1.