

**GIC Health Plan Rates**  
**MONTHLY RATES AS OF JULY 1, 2025**  
**FOR THE CITY OF NORTHAMPTON ENROLLEES**  
**INCLUDING THE 0.25% ADMINISTRATIVE FEE**



**Active Employees, Retirees and Survivors without Medicare**  
**Chart shows Employee's Portion on a monthly basis. [Taken in bi-weekly amounts]**

<b>HEALTH PLAN</b>	<b>PLAN TYPE</b>	<b>% paid by employee</b>	<b>Individual Coverage</b>	<b>Family Coverage</b>
Wellpoint Total Choice	Indemnity	50%	\$877.30	\$1,949.92
Wellpoint PLUS	PPO-type	50%	\$546.02	\$1,303.02
Harvard Pilgrim Explorer	POS	50%	\$593.99	\$1,470.53
Mass General Brigham Health Plan Complete	HMO	20%	\$218.29	\$576.92
Health New England	HMO	20%	\$171.87	\$412.23
Wellpoint Community Choice	PPO-type	50%	\$418.69	\$1,040.65
Harvard Pilgrim Quality	HMO	20%	\$177.13	\$450.50
Harvard Pilgrim Access America**	PPO	50%	\$719.31	\$1,604.39

*\*\*Harvard Pilgrim Access America available only to members residing OUTSIDE of New England*

**Retirees and Survivors with Medicare**

<b>HEALTH PLAN</b>	<b>PLAN TYPE</b>	<b>% paid by enrollee</b>	<b>Retiree/Survivor Pays Per Person Individual Coverage</b>
Tufts Health Plan Medicare Preferred***	Medicare (HMO)	20%	\$78.24
Wellpoint Medicare Extension	Medicare (Indemnity)	50%	\$238.17
Harvard Pilgrim Medicare Enhance	Medicare (Indemnity)	50%	\$234.11
Health New England Medicare Supplement Plus	Medicare (Indemnity)	50%	\$235.36

*\*\*\*Tufts Health Plan Medicare Preferred is not available to residents of Franklin County and Berkshire County.*