



THE CITY OF FITCHBURG

Payroll & Benefits Department

718 Main Street, Suite 103C, Fitchburg, MA 01420

Phone: (978) 829-1845 • Fax: (978) 829-1969 • Web: www.fitchburgma.gov

2025 HEALTH INSURANCE RATES

These rates go into effect in December 2024 for the new plan year start on January 1, 2025

All Blue Cross Blue Shield Plan documents can be found at <https://www.fitchburgma.gov/503/Payroll-Benefits>

ACTIVE EMPLOYEES	Plan Type	Total Monthly Premium	City Share Monthly Premium	Employee Share Monthly Premium	24 Deductions		20 Deductions	
					City Share	Employee Share	City Share	Employee Share
Network Blue New England HMO	Individual	\$956.96	\$717.72	\$239.24	\$358.86	\$119.62	\$430.64	\$143.54
	Family	\$2,524.84	\$1,893.64	\$631.20	\$946.82	\$315.60	\$1,136.18	\$378.73
Blue Choice New England POS	Individual	\$1,273.04	\$891.14	\$381.90	\$445.57	\$190.95	\$534.68	\$229.15
	Family	\$3,259.42	\$2,281.60	\$977.82	\$1,140.80	\$488.91	\$1,368.95	\$586.70
Blue Care Elect PPO	Individual	\$1,779.00	\$1,245.30	\$533.70	\$622.65	\$266.85	\$747.19	\$320.22
	Family	\$4,797.32	\$3,358.12	\$1,439.20	\$1,679.06	\$719.60	\$2,014.87	\$863.51

SURVIVING SPOUSES	Plan Type	Total Monthly Premium	City Share Monthly Premium	Surviving Spouse Share Monthly
Network Blue New England HMO	Individual	\$956.96	\$478.48	\$478.48
	Family	\$2,524.84	\$1,262.42	\$1,262.42
Blue Choice New England POS	Individual	\$1,273.04	\$636.52	\$636.52
	Family	\$3,259.42	\$1,629.71	\$1,629.71
Blue Care Elect PPO	Individual	\$1,779.00	\$889.50	\$889.50
	Family	\$4,797.32	\$2,398.66	\$2,398.66