

**TOWN OF MERRIMAC
FY2027 PAYROLL DEDUCTIONS**

PLAN	TYPE	Payroll Code	FY2026 TOWN'S MONTHLY PREMIUM	FY2027 TOWN'S MONTHLY PREMIUM	FY2026 EMPLOYEES BI-WEEKLY W/HOLDING	FY2027 EMPLOYEES BI-WEEKLY W/HOLDING	Bi-Weekly Change FY	% Increase
Altus Dental - Low	Individual Family	13B	\$ 40.58	\$ 44.64	\$ 9.36	\$ 10.30	\$ 0.94	10.00%
		13C	\$ 111.58	\$ 122.74	\$ 25.75	\$ 28.32	\$ 2.57	10.00%
Altus Dental - High	Individual Family	13D	\$ 51.86	\$ 57.05	\$ 11.97	\$ 13.16	\$ 1.20	10.00%
		13E	\$ 145.54	\$ 160.10	\$ 33.59	\$ 36.95	\$ 3.36	10.00%
HMO HPHC CNOA 55%/45% Split	Individual Family	15F	\$ 1,394.87	\$ 1,604.10	\$ 289.70	\$ 333.16	\$ 43.46	15.00%
		15G	\$ 3,105.84	\$ 3,571.72	\$ 645.06	\$ 741.82	\$ 96.76	15.00%
HMO HPHC CNOA HMO 70%/30% Split	Individual Family	40F	\$ 1,394.87	\$ 1,604.10	\$ 193.14	\$ 222.11	\$ 28.97	15.00%
		40G	\$ 3,105.84	\$ 3,571.72	\$ 430.04	\$ 494.55	\$ 64.51	15.00%
HMO HPHC ACC Amer Value 55%/45% Split	Individual Family	15H	\$ 1,297.22	\$ 1,491.80	\$ 269.42	\$ 309.84	\$ 40.41	15.00%
		15I	\$ 2,889.11	\$ 3,322.47	\$ 600.05	\$ 690.05	\$ 90.01	15.00%
HMO HPHC ACC Amer Value 70%/30% Split	Individual Family	40H	\$ 1,297.22	\$ 1,491.80	\$ 179.62	\$ 206.56	\$ 26.94	15.00%
		40I	\$ 2,889.11	\$ 3,322.47	\$ 400.03	\$ 460.03	\$ 60.00	15.00%
HPHC Choice Net PPO	Individual Family	15J	\$ 1,715.59	\$ 1,972.93	\$ 356.31	\$ 409.76	\$ 53.45	15.00%
		15K	\$ 3,817.64	\$ 4,390.29	\$ 792.89	\$ 911.83	\$ 118.93	15.00%
Aetna Medicare Advantage PO	Individual		\$ 562.93 Effective 1/1/2025	\$ 562.93 Effective 1/1/2026	\$ 281.47 Effective 1/1/2025	\$ 281.47 Effective 1/1/2026	\$ -	0.0%
H&W Police	Family		\$ 14,962.5 Effective 1/1/2026	\$ 14,962.5 Effective 1/1/2026	\$ 598.50 Effective 1/1/2026	\$ 598.50 Effective 1/1/2026	\$ -	0.0%
Altus Vision	Individual	34D	\$ 5.05	\$ 5.05	\$ 2.33	\$ 2.33	\$ -	0.0%
	Couple	34E	\$ 10.10	\$ 10.10	\$ 4.66	\$ 4.66	\$ -	0.0%
	SPMD	34F	\$ 12.96	\$ 12.96	\$ 5.98	\$ 5.98	\$ -	0.0%
	Family	34G	\$ 19.81	\$ 19.81	\$ 9.14	\$ 9.14	\$ -	0.0%
Life	Individual	17	\$ 7.50	\$ 7.50	\$ 1.73	\$ 1.73	\$ -	0.0%
Teamsters 170	Sewer (Including Mortuary)	23	\$ 118.00 Effective 2/1/2025	\$ 118.00 Effective 2/1/2025	\$ 54.25 Effective 2/1/2025	\$ 54.25 Effective 2/1/2025	\$ -	0.0%
Teamsters 170	Police (Including Mortuary)	23	\$81-\$88 Effective 1/1/2026	\$81-\$88 Effective 1/1/2026	\$37.39 - \$40.62 Effective 3/1/2025	\$37.39 - \$40.62 Effective 1/1/2026		
AFSCME Local 939 (Bi-Weekly)	Highway Light & Water Dispatchers	1	\$ 24.92	\$ 24.92	\$ 24.92	\$ 24.92	\$ -	0.0%
		1	\$ 24.92	\$ 24.92	\$ 24.92	\$ 24.92	\$ -	0.0%
		1	\$ 24.92	\$ 24.92	\$ 24.92	\$ 24.92	\$ -	0.0%
			Effective 5/1/2026	Effective 5/1/2026	Effective 1/1/2026	Effective 5/1/2026		