

FY26 Budget Scenarios 3.18.25 Summary

Budget Scenarios - Total Budget Impact	FY25 Adopted	FY26 3.18.25	FY25 to FY26 Change		Assessment					
			\$	%	Total Assessment	% Inc	MBTS	% Inc	Essex	% Inc
FY 26 Budget Proposed 2.4.26/Revised 3.4.25/Revised 3.17.25	\$30,230,522	\$32,582,198	\$2,351,676	7.78%	\$28,306,912	7.92%	\$17,530,452	7.29%	\$10,776,460	8.97%
FY26 Modified Carry/Forward Level Services Budget / Revised 3.17.25	\$30,230,522	\$32,682,198	\$2,451,676	8.11%	\$28,306,912	7.92%	\$17,529,953	7.29%	\$10,776,959	8.97%
FY 26 Budget Proposed - Achieve 3.5% Assessment w/ Reserves	\$30,230,522	\$32,322,198	\$2,091,676	6.92%	\$27,146,912	3.50%	\$16,810,093	2.88%	\$10,336,819	4.52%
FY26 Budget Actual - No Reserve Usage	\$30,230,522	\$32,935,118	\$2,704,596	8.95%	\$29,159,832	11.70%	\$18,061,485	10.54%	\$11,098,347	12.22%

FY 26 Budget Proposed 2.4.26/Revised 3.4.25/Revised 3.17.25

Accounts for all contractual obligations for FY26 w/ Health Care Renewal Updated to 25.45%
 Administrative Reductions: MS Principal/Facilities Manager
 Reallocates to FTE from the HS to priority areas at MS(WL) and Memorial(Classroom Class Size)
 Reserves as Revenue: \$500K E&D / \$150 OPEB / ~~\$100K New School Choice~~

FY26 Modified Carry/Forward Level Services Budget / Revised 3.17.25

Accounts for all contractual obligations for FY26 w/ Health Care Renewal Updated to 25.45%
 Administrative Reductions: Facilities Manager
 Reallocates to FTE from the HS to priority areas at MS(WL) and Memorial(Classroom Class Size)
 Reserves as Revenue = FY25: \$600K E&D / \$150 OPEB / ~~\$100K New School Choice~~

FY 26 Budget Proposed - Achieve 3.5% Assessment w/ Reserves

Accounts for all contractual obligations for FY26 w/ Health Care Renewal Updated to 25.45%
 Administrative Reductions: MS Principal/Facilities Manager
 Reallocates to FTE from the HS to priority areas at MS(WL) and Memorial(Classroom Class Size)
 Reserves as Revenue: \$1,375,000 E&D / \$224K Stabilization /\$150 OPEB / \$100K New School Choice

FY26 Budget Actual + No Reserve Usage

Accounts for all contractual obligations for FY26 w/ Health Care Renewal Updated to 25.45%
 Reallocates to FTE from the HS to priority areas at MS(WL) and Memorial(Classroom Class Size)
 No Reserves as Revenue
 New School Choice Revenue \$100K

Revised/Updated 3.18.25

FY 26 Budget Proposed 2.4.26/Revised 3.4.25/Revised 3.17.25

	FY25	FY26
Assessment Revenue - Manchester *	\$16,339,528	\$17,530,452
Assessment - Manchester \$ change		\$1,190,924
Assessment - Manchester % change		7.29%
Override Cost Per Household		NA
Assessment Revenue -Essex	\$9,889,756	\$10,776,460
Assessment - Essex \$ change		\$886,704
Assessment - Essex % change		8.97%
Override Cost Per Household		\$577 DOR Calculator
Budget Reductions Needed In Event of Failed Override		\$2,077,628

Available Reseves	As of 3/18/25	Included As Revenue in Scenario	Remaining Reserves
FY26 Modified C: Stabilization	\$1,003,756		\$1,003,756
E&D	\$1,375,000	\$500,000	\$875,000
	\$2,378,756	\$500,000	\$1,878,756

FY26 Modified Carry/Forward Level Services Budget / Revised 3.17.25

	FY25	FY26	
Assessment Revenue - Manchester *	\$16,339,528	\$17,529,953	
Assessment - Manchester \$ change		\$1,190,425	
Assessment - Manchester % change		7.29%	
Override Cost Per Household		NA	
Assessment Revenue -Essex	\$9,889,756	\$10,776,959	
Assessment - Essex \$ change		\$887,203	
Assessment - Essex % change		8.97%	
Override Cost Per Household		\$577	DOR Calculator
Budget Reductions Needed In Event of Failed Override		\$2,077,628	
Available Reseves	As of 3/18/25	Included As Revenue in Scenario	Remaining Reserves
FY26 Modified C: Stabilization	\$1,003,756		
E&D	\$1,375,000	\$600,000	
	\$2,378,756	\$600,000	\$1,778,756

FY 26 Budget Proposed - Achieve 3.5% Assessment w/ Reserves

	FY25	FY26	
Assessment Revenue - Manchester *	\$16,339,528	\$16,811,291	
Assessment - Manchester \$ change		\$471,763	
Assessment - Manchester % change		2.89%	
Override Cost Per Household		NA	
Assessment Revenue -Essex	\$9,889,756	\$10,335,121	
Assessment - Essex \$ change		\$445,365	
Assessment - Essex % change		4.50%	
Override Cost Per Household		\$288	DOR Calculator
Budget Reductions Needed In Event of Failed Override		\$917,128	
Available Reserves	As of 3/14/25	Included As Revenue in Scenario	Remaining Reserves
FY26 Modified C: Stabilization*	\$1,003,756	\$224,000	
E&D	\$1,375,000	\$1,375,000	
	\$2,378,756	\$1,599,000	\$779,756

**Could substitute Additional OPEB for Stabilization*

FY26 Budget Actual + No Reserve Usage

	FY25	FY26	
Assessment Revenue - Manchester *	\$16,339,528	\$18,022,906	
Assessment - Manchester \$ change		\$1,683,378	
Assessment - Manchester % change		10.30%	
Override Cost Per Household		\$239	DOR Calculator
Assessment Revenue -Essex	\$9,889,756	\$11,075,426	
Assessment - Essex \$ change		\$1,185,670	
Assessment - Essex % change		11.99%	
Override Cost Per Household		\$777	DOR Calculator
Budget Reductions Needed In Event of Failed Override		\$2,869,048	
Available Reseves	As of 3/18/25	Included As Revenue in Scenario	Remaining Reserves
FY26 Modified C Stabilization	\$1,003,756		
E&D	\$1,375,000		
	\$2,378,756	\$0	\$2,378,756

**Factored on amount over Proposed Budget Amount*

High Level Reduction Plan		Scenarios 3.17.25 Summary	
Teachers & Professional Staff	12.2		
Paraprofessional	4		
School Leadership & Admin Support	2		
Districtwide Leadership & Support Staff	3		
	<i>Staffing Total Total *</i>	21.2	\$1,292,000
	<i>Operating Expenses</i>		\$168,000
			\$1,460,000
Unidentified Staffing Reductions	6.5		\$552,500
Unidentified Expense Reductions			\$65,000
	27.7		\$2,077,500

	Unemp Liability (21.2)	Anticipated Health Care Savings	Additional Budget Obligation
Health Care Savings to Offset Unempl Costs	\$774,500	\$345,560	\$428,940

FTE Count Includes 2 Admin Reductions already taken in FY26 Proposed Budget

Operating Assessment Calculation - Proposed Budget

Updated 3/4/25 & 3/18/25

BUDGET SUMMARY

Budget Summary - All categories, All locations (Personnel)

DESE Code	Category	2024-2025 Staffing	2024-2025 (FY25) Budget	2025-2026 Staffing	2025-2026 (FY26) Budget	\$ Change	% Change
PERSONNEL							
1210	Superintendent's Office	2.00	\$305,363	2.00	\$312,743	\$7,380	2.4%
1410	Business Office	5.20	\$524,970	5.20	\$541,322	\$16,352	3.1%
1450	District Technology	3.00	\$280,100	3.00	\$289,102	\$9,002	3.2%
2110	Student Services & Curriculum Director Offices	3.00	\$378,157	3.00	\$387,574	\$9,417	2.5%
2210	Principals/Asst. Principals	6.00	\$794,810	5.00	\$711,117	-\$83,693	-10.5%
2211	School Secretaries	5.00	\$291,568	5.00	\$296,231	\$4,663	1.6%
2300	Dept. Heads/Team/Curr. Leaders/PDC Stipends	-	\$137,894	-	\$139,910	\$2,016	1.5%
2305	Teachers	95.60	\$9,572,924	95.65	\$10,169,441	\$596,517	6.2%
2310	Special Ed Teachers	29.00	\$3,013,606	29.65	\$3,021,928	\$8,322	0.3%
2315	Special Ed Team Chairs	2.00	\$219,816	2.00	\$219,299	-\$517	-0.2%
2325	Substitute Teachers	-	\$191,400	-	\$191,400	\$0	0.0%
2330	Teaching Assistants	24.40	\$759,067	32.00	\$1,153,266	\$394,199	51.9%
2340	Library/Media Teachers	1.00	\$114,349	1.00	\$117,207	\$2,858	2.5%
2440	SPED and H&H Tutors (incl. hourly services)	-	\$25,094	-	\$25,094	\$0	0.0%
2710	Guidance/Adj. Counselors	8.00	\$773,099	8.00	\$788,966	\$15,867	2.1%
2800	Psychologists	2.00	\$202,948	2.00	\$195,712	-\$7,236	-3.6%
3200	Nurses	3.00	\$233,081	3.00	\$246,811	\$13,730	5.9%
3300	Transportation/Traffic/Emergency/Title IX	0.20	\$19,481	0.25	\$20,356	\$875	4.5%
3400	Cafeteria/Recess Aides	-	\$60,000	-	\$60,000	\$0	0.0%
3510	Athletics & Student Activities (Ath.Office & Stipends)	1.10	\$484,575	1.10	\$522,932	\$38,357	7.9%
4110	Facilities Department	3.00	\$288,215	2.50	\$193,269	-\$94,946	-32.9%
	Longevity, Lane Changes, & Sick Buyback		\$348,950		\$235,750	-\$113,200	-32.4%
	Other: Unidentified Cut(s)		\$0		(\$38,500)	-\$38,500	#DIV/0!
Total - PERSONNEL		193.50	\$19,019,467	200.35	\$19,800,930	\$781,463	4.11%

Budget Summary - All categories, All locations (Operating Expenses)

DESE Code	Category	2024-2025 (FY25) Budget	2025-2026 (FY26) Budget	\$ Change	% Change
OPERATING EXPENSES					
1000	District Admin. Expenses	\$278,200	\$358,640	\$80,440	28.9%
2200	Instructional Admin. Expenses	\$83,005	\$91,055	\$8,050	9.7%
2300	SPED Contracted Services	\$263,000	\$313,500	\$50,500	19.2%
2350	Professional Development	\$65,500	\$87,575	\$22,075	33.7%
2400	Instructional Supplies & Materials	\$274,713	\$275,095	\$382	0.1%
2451	Instructional Technology	\$496,620	\$565,096	\$68,476	13.8%
3200	Health Expenses	\$8,500	\$8,700	\$200	2.4%
3300	Transportation	\$1,090,860	\$986,130	-\$104,730	-9.6%
3500	Athletics/Student Activities	\$99,500	\$119,000	\$19,500	19.6%
3600	Security	\$69,500	\$84,000	\$14,500	20.9%
4100	Utilities	\$773,700	\$790,800	\$17,100	2.2%
4200	Maintenance & Custodial	\$1,035,368	\$1,062,836	\$27,468	2.7%
5000	Insurance & Other Benefits**	\$6,045,110	\$7,444,362	\$1,399,252	23.1%
	(Offset: OPEB transfer reduction, if needed)	(\$150,000)	(\$150,000)	\$0	0.0%
	(Offset: School Choice Funding)***	(\$500,000)	(\$500,000)	\$0	0.0%
9000	School Choice Sending Assessment	\$100,000	\$100,000	\$0	0.0%
9100	SPED Tuition & Summer Program	\$1,177,479	\$1,144,479	-\$33,000	-2.8%
Total - Operating Expense		\$11,211,055	\$12,781,268	\$1,570,213	14.0%
Total Budget		\$30,230,522	\$32,582,198	\$2,351,676	7.78%

** Includes health insurance rate increase of 25.45%

*** Level funding of School Choice offset. Also, change in display of School Choice funding offset for health insurance. In previous years applied as a revenue.

Operating Assessment Calculation - Proposed Budget

FY26 Instructional Budget	\$ 19,893,945.00	61.05771%
FY26 Non-Instructional Budget	\$ 12,688,253.00	38.94229%
Total FY26 Budget before revenue offsets	\$ 32,582,198.00	100.00000%

Total FY26 Budget before revenue offsets	\$ 32,582,198.00	
General Fund Revenue (With \$500k Use of E&D)	\$ (4,275,286.00)	
Total FY26 Budget to be Assessed	\$ 28,306,912.00	

Total FY26 Budget to be Assessed	\$ 28,306,912.00	
FY26 Instructional Budget (net of revenue)	\$ 17,283,553.14	
FY26 Non-Instructional Budget (net of revenue)	\$ 11,023,358.86	

		Manchester	Essex	Total
Instructional Costs Apportionment				
FY26 Instructional Costs	\$ 17,283,553.14			
By Avg EQV (25%)	\$ 4,320,888.28	\$ 3,149,260.62	\$ 1,171,627.66	\$ 4,320,888.28
By Avg Enrollment (75%)	\$ 12,962,664.85	\$ 7,454,939.24	\$ 5,507,725.62	\$ 12,962,664.85
Total Instructional Assessment	\$ 17,283,553.14	\$ 10,604,199.86	\$ 6,679,353.28	\$ 17,283,553.14
Non-Instructional Costs Apportionment				
FY26 Non Instructional Costs	\$ 11,023,358.86			
By Avg EQV (25%)	2,755,839.72	2,008,581.79	747,257.93	2,755,839.72
By US Census Population (75%)	8,267,519.15	4,917,669.88	3,349,849.27	8,267,519.15
Total Non Instructional Assessment	11,023,358.86	6,926,251.66	4,097,107.20	11,023,358.86

Combined Assessment - FY26	17,530,451.52	10,776,460.48	28,306,912.00
	61.93%	38.07%	100.00%

Assessment Change - Percentage	0.37%	-0.37%	
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FY25 Operating Assessment	\$ 16,339,528.00	\$ 9,889,756.00	\$ 26,229,284.00
FY26 Operating Assessment	17,530,451.52	10,776,460.48	28,306,912.00
Difference: Assessment Increase	1,190,923.52	886,704.48	2,077,628.00
% Increase	7.29%	8.97%	7.92%

FORMULA INPUTS - AVERAGE EQV, AVG ENROLLMENT & POPULATION

Latest Equalized Property Valuations (EQV) By Town					
	FY-24	FY-25	FY-26	Average	
Manchester	\$2,969,651,000	\$2,969,651,000	\$3,598,193,300	\$3,179,165,100	72.88%
Essex	\$1,081,249,700	\$1,081,249,700	\$1,385,759,900	\$1,182,753,100	27.12%
Total	\$4,050,900,700	\$4,050,900,700	\$4,983,953,200	\$4,361,918,200	100.00%
Source:	FY-2022 EQV	FY-2022 EQV	FY-2024 EQV		
Published:	1/25/2023	1/25/2023	1/21/2025		
Student Enrollment By Town					
	Oct. 1, 2022	Oct. 1, 2023	Oct. 1, 2024	Average	
Manchester	680	657	650	662	57.51%
Essex	495	496	477	489	42.49%
Total	1,175	1,153	1,127	1,152	100.00%
Town Population					
Manchester Population - 2020 U.S. Census				5,395	59.48%
Essex Population - 2020 U.S. Census				3,675	40.52%
Total Combined Town Populations				9,070	100.00%

FY26 Carry Forward Level Services Budget

Updated 3/18/25

BUDGET SUMMARY

Budget Summary - All categories, All locations (Personnel)

DESE Code	Category	2024-2025 Staffing	2024-2025 (FY25) Budget	2025-2026 Staffing	2025-2026 (FY26) Budget	\$ Change	% Change
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1450	District Technology	3.00	\$280,100	3.00	\$289,102	\$9,002	3.2%
2110	Student Services & Curriculum Director Offices	3.00	\$378,157	3.00	\$387,574	\$9,417	2.5%
2210	Principals/Asst. Principals	6.00	\$794,810	6.00	\$811,117	\$16,307	2.1%
2211	School Secretaries	5.00	\$291,568	5.00	\$296,231	\$4,663	1.6%
2300	Dept. Heads/Team/Curr. Leaders/PDC Stipends	-	\$137,894	-	\$139,910	\$2,016	1.5%
2305	Teachers	95.60	\$9,572,924	95.65	\$10,169,441	\$596,517	6.2%
2310	Special Ed Teachers	29.00	\$3,013,606	29.65	\$3,021,928	\$8,322	0.3%
2315	Special Ed Team Chairs	2.00	\$219,816	2.00	\$219,299	-\$517	-0.2%
2325	Substitute Teachers	-	\$191,400	-	\$191,400	\$0	0.0%
2330	Teaching Assistants	24.40	\$759,067	32.00	\$1,153,266	\$394,199	51.9%
2340	Library/Media Teachers	1.00	\$114,349	1.00	\$117,207	\$2,858	2.5%
2440	SPED and H&H Tutors (incl. hourly services)	-	\$25,094	-	\$25,094	\$0	0.0%
2710	Guidance/Adj. Counselors	8.00	\$773,099	8.00	\$788,966	\$15,867	2.1%
2800	Psychologists	2.00	\$202,948	2.00	\$195,712	-\$7,236	-3.6%
3200	Nurses	3.00	\$233,081	3.00	\$246,811	\$13,730	5.9%
3300	Transportation/Traffic/Emergency/Title IX	0.20	\$19,481	0.25	\$20,356	\$875	4.5%
3400	Cafeteria/Recess Aides	-	\$60,000	-	\$60,000	\$0	0.0%
3510	Athletics & Student Activities (Ath.Office & Stipends)	1.10	\$484,575	1.10	\$522,932	\$38,357	7.9%
4110	Facilities Department	3.00	\$288,215	2.50	\$193,269	-\$94,946	-32.9%
	Longevity, Lane Changes, & Sick Buyback		\$348,950		\$235,750	-\$113,200	-32.4%
	Other: Unidentified Cut(s)		\$0		(\$38,500)	-\$38,500	#DIV/0!
Total - PERSONNEL		193.50	\$19,019,467	201.35	\$19,900,930	\$881,463	4.63%

Budget Summary - All categories, All locations (Operating Expenses)

DESE Code	Category	2024-2025 (FY25) Budget	2025-2026 (FY26) Budget	\$ Change	% Change
OPERATING EXPENSES					
1000	District Admin. Expenses	\$278,200	\$358,640	\$80,440	28.9%
2200	Instructional Admin. Expenses	\$83,005	\$91,055	\$8,050	9.7%
2300	SPED Contracted Services	\$263,000	\$313,500	\$50,500	19.2%
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4100	Utilities	\$773,700	\$790,800	\$17,100	2.2%
4200	Maintenance & Custodial	\$1,035,368	\$1,062,836	\$27,468	2.7%
5000	Insurance & Other Benefits**	\$6,045,110	\$7,444,362	\$1,399,252	23.1%
	(Offset: OPEB transfer reduction, if needed)	(\$150,000)	(\$150,000)	\$0	0.0%
	(Offset: School Choice Funding)***	(\$500,000)	(\$500,000)	\$0	0.0%
9000	School Choice Sending Assessment	\$100,000	\$100,000	\$0	0.0%
9100	SPED Tuition & Summer Program	\$1,177,479	\$1,144,479	-\$33,000	-2.8%
Total - Operating Expense		\$11,211,055	\$12,781,268	\$1,570,213	14.0%
Total Budget		\$30,230,522	\$32,682,198	\$2,451,676	8.11%

** Includes health insurance rate increase of 25.45%

*** Level funding of School Choice offset. Also, change in display of School Choice funding offset for health insurance. In previous years applied as a revenue.

Operating Assessment Calculation - Carry Forward Level Services

FY26 Instructional Budget	\$ 19,993,945.00	61.17687%
FY26 Non-Instructional Budget	\$ 12,688,253.00	38.82313%
Total FY26 Budget before revenue offsets	\$ 32,682,198.00	100.00000%

Total FY26 Budget before revenue offsets	\$ 32,682,198.00	
General Fund Revenue (With \$600k Use of E&D)	\$ (4,375,286.00)	
Total FY26 Budget to be Assessed	\$ 28,306,912.00	

Total FY26 Budget to be Assessed	\$ 28,306,912.00	
FY26 Instructional Budget (net of revenue)	\$ 17,317,282.08	
FY26 Non-Instructional Budget (net of revenue)	\$ 10,989,629.92	

	Manchester	Essex	Total
Instructional Costs Apportionment			
FY26 Instructional Costs	\$ 17,317,282.08		
By Avg EQV (25%)	\$ 4,329,320.52	\$ 3,155,406.42	\$ 1,173,914.10
By Avg Enrollment (75%)	\$ 12,987,961.56	\$ 7,469,487.59	\$ 5,518,473.97
Total Instructional Assessment	\$ 17,317,282.08	\$ 10,624,894.01	\$ 6,692,388.07
Non-Instructional Costs Apportionment			
FY26 Non Instructional Costs	\$ 10,989,629.92		
By Avg EQV (25%)	2,747,407.48	2,002,435.99	744,971.49
By US Census Population (75%)	8,242,222.44	4,902,622.94	3,339,599.50
Total Non Instructional Assessment	10,989,629.92	6,905,058.93	4,084,570.99

Combined Assessment - FY26	17,529,952.94	10,776,959.06	28,306,912.00
	61.93%	38.07%	100.00%

Assessment Change - Percentage	0.37%	-0.37%	
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FY25 Operating Assessment	\$ 16,339,528.00	\$ 9,889,756.00	\$ 26,229,284.00
FY26 Operating Assessment	17,529,952.94	10,776,959.06	28,306,912.00
Difference: Assessment Increase	1,190,424.94	887,203.06	2,077,628.00
% Increase	7.29%	8.97%	7.92%

FORMULA INPUTS - AVERAGE EQV, AVG ENROLLMENT & POPULATION

Latest Equalized Property Valuations (EQV) By Town					
	FY-24	FY-25	FY-26	Average	
Manchester	\$2,969,651,000	\$2,969,651,000	\$3,598,193,300	\$3,179,165,100	72.88%
Essex	\$1,081,249,700	\$1,081,249,700	\$1,385,759,900	\$1,182,753,100	27.12%
Total	\$4,050,900,700	\$4,050,900,700	\$4,983,953,200	\$4,361,918,200	100.00%
Source:	FY-2022 EQV	FY-2022 EQV	FY-2024 EQV		
Published:	1/25/2023	1/25/2023	1/21/2025		
Student Enrollment By Town					
	Oct. 1, 2022	Oct. 1, 2023	Oct. 1, 2024	Average	
Manchester	680	657	650	662	57.51%
Essex	495	496	477	489	42.49%
Total	1,175	1,153	1,127	1,152	100.00%
Town Population					
Manchester Population - 2020 U.S. Census				5,395	59.48%
Essex Population - 2020 U.S. Census				3,675	40.52%
Total Combined Town Populations				9,070	100.00%

Proposal For: MANCHESTER ESSEX REGIONAL SCHOOL DISTRICT
Rating Period: 07/01/2025 - 06/30/2026

Product Name	MA HMO Best Buy Tiered Copay	MA PPO Standard	MA HMO Standard
Group Number	177941	177822	177942
Plan ID	MD0000025204/RX0000023879	MD0000025205/RX0000023878	MD0000025203/RX0000023880
Bundling	Triple Option	Triple Option	Triple Option
Benefit Year Type	Plan	Plan	Plan
Office Visit	\$20 copay/\$35 copay	\$10 copay	\$10 copay
Emergency Room	Deductible	\$50 copay	\$50 copay
Inpatient Services	Deductible	No charge	No charge
Outpatient Surgery	Deductible	No charge	No charge
Coinsurance In-Network	NA	NA	NA
Coinsurance Out of Network	NA	20% coinsurance	NA
Deductible In-Network (Member/Family)	\$1,000 per Member/\$2,000 per Family	No deductible	No Deductible
Deductible Out of Network (Member/Family)	NA	\$250 per Member/\$500 per Family	No Deductible
Deductible (Embedded or Non-Embedded)	Embedded	NA	NA
OOP Max In-Network (Member/Family)	\$1,250 per Member/\$2,500 per Family	\$1,000 per Member/\$2,000 per Family	\$6,350 per Member/\$12,700 per Family
OOP Max Out of Network (Member/Family)	NA	\$1,000 per Member/\$2,000 per Family	NA
OOP Max (Embedded or Non-Embedded)	Embedded	Embedded	Embedded
Rx Copay Retail	\$5/\$10/\$25/\$45/NA	\$5/\$10/\$15/\$30/NA	\$5/\$10/\$15/\$30/NA
Rx Copay Mail Order	\$10/\$20/\$50/\$90/NA	\$10/\$10/\$15/\$30/NA	\$10/\$10/\$15/\$30/NA
Rx Deductible (Member/Family)	NA	NA	NA
Rx Deductible (Embedded or Non-Embedded)	NA	NA	NA
Rx OOP Max (Member/Family)	\$1,250 per Member/\$2,500 per Family	\$1,000 per Member/\$2,000 per Family	\$6,350 per Member/\$12,700 per Family
Rx Formulary	PREMIUM	PREMIUM	PREMIUM
Rx In-Network OOP Max (Embedded or Non-Embedded)	Embedded	Embedded	Embedded
Cross Accumulation	Cross Accumulated	Separate	Cross Accumulated
Total Plan In-Network OOP Max (Member/Family)	\$1,250 per Member/\$2,500 per Family	\$2,000 per Member/\$4,000 per Family	\$6,350 per Member/\$12,700 per Family
Total Member Rates	\$1,316.39	\$2,030.54	\$1,625.73
Total Family Rates	\$3,554.35	\$5,481.80	\$4,389.67
Percent Increase	25.45%	25.45%	25.45%

Proposal Terms and Conditions

1. Account may be cancelled on renewal if minimum underwriting guidelines are not maintained including, but not limited to: a. Group Participation; b. Selected Products; c. Out of Area Membership.
2. Failure to notify us of your renewal decision 15 days prior to the beginning of your renewal effective date could result in account and member termination at midnight on the last day of your contract.
3. This health plan is offered subject to final regulatory approval. No commitment to provide this product can be made until final regulatory approval has been obtained.
4. We reserve the right to change the rates if there is a change in our state mandates or a change in interpretation of state or federal law. Harvard Pilgrim's quote reflects a rate for benefits that are compliant with the Affordable Care Act ("ACA") as of January 1, 2014. However, certain documents that accompany the rate proposal may not be current and may not include all ACA required benefits or language. Those documents will be updated to be ACA-compliant on your Plan's effective date.
5. We reserve the right to revise rates during the year if changes in laws/regulations require us to provide additional State Mandated benefits, coverages or services that increase cost.
6. We reserve the right to revise rates if our enrolled population (subscribers) changes by more than 10% or if any changes occur to existing carriers, existing carrier benefits, or existing funding arrangements during the policy year. COBRA participants are limited to no more than 10% of the total enrolled or expected subscribers.

For Renewing Business Only:

The Rate Proposal incorporates the terms of the applicable Employer Agreement. The rates, for the selected plan above, and the Employer Agreement will be deemed accepted upon payment of the first month's premium for coverage.

Employers purchasing a Massachusetts Plan for coverage of their full-time employees further agree to (1) offer coverage to all such employees residing in Massachusetts and (2) not make a smaller premium contribution percentage to such employees than the employer makes to other such employees who receive an equal or greater total hourly or annual salary under the plan. (Please see Division of Insurance Bulletin 2007-04 for details and exceptions to this Massachusetts legal requirement.)

Please refer to the Schedule of Benefits for benefit details.

Rx =Prescription Drug

OOP=Out of Pocket