

CONTRACTUAL C.O.L.A. SALARY INCREASES - Town employees

EMPLOYEE GROUP	FY01	FY02	FY03	FY04	FY05	FY06	FY07	FY08	FY09	FY10
POLICE*	2.0%/2.0%	3.50%	3.50%	1.50%	2.25%	2.25%	In arbitration	In arbitration	In arbitration	
FIRE*	2.0%/2.0%	3.50%	3.50%	1.50%	2.25%	2.25%	In mediation	In mediation	In mediation	
D.P.W.*	3.00%	2.0%/2.0%	3.50%	3.50%	1.50%	2.25%	2.25%	In negotiations	In negotiations	In negotiations
ENGINEERS*	3.00%	2.0%/2.0%	3.50%	3.50%	1.50%	2.25%	2.25%	In negotiations	In negotiations	In negotiations
SUPERVISORY	3.00%	3.92%	3.92%	1.50%	2.25%	2.25%	2.00%	3.00%	2.50%	
TOWN NON-UNION	3.00%	3.92%	3.92%	1.50%	2.25%	2.25%	2.00%	3.00%	Not set yet	

* means split adjustment - 2% on July 1, with another 2 % on January 1
 Contracts negotiated for 3 years time periods traditionally

ANNUAL PRECENTAGE INCREASES IN HEALTH INSURANCE PREMIUMS

PLAN YR.	BLUE CHOICE		HMO BLUE		HPHC HMO		DENTAL		MEDEX**	HPHC 1ST SR.**
	FAMILY	IND.	FAMILY	IND.	FAMILY	IND.	FAMILY	IND.	INDIVIDUAL	INDIVIDUAL
2007	4%	5%	12.5%*	12.5%*	17%*	17%*	7%	7%	-1%	-19.3%
2006	11.5%	11.5%	15%*	15%*	15%*	15%*	0%	0%	-23.6%	-26.7%
2005	3.4%	7.8%	11.6%	17.5%	14.1%	18.8%	11.1%	11.1%	11.3%	0%
2004	-12.5%	-17%	9.2%	5%	15.2%	11.6%	3.7%	3.7%	5.4%	10.5%
2003	9%	9%	7.5%	7.5%	15%	15%	7%	7%	10.5%	36%
2002	54%	54%	28%	28%	19%	19%	10%	10%	16%	20%
2001	6%	6%	2%	2%	21%	21%	0%	0%	19%	54%
2000	36%	36%	8%	9%	24%	25%	0%	0%	10%	12%

* Higher increase due to catastrophic claims reduced by subsidy from Health Insurance Trust.

** On January 1, 2006 the Medicare Modernization Act (Medicare Part D) became effective, which contained federal subsidies for prescription drug coverage for Medicare eligible enrollees; the subsidy effectively reduced the total health insurance premium rate.

**CHAPTER 32B OF THE MASSACHUSETTS GENERAL LAWS - CONTRIBUTORY GROUP
GENERAL OR BLANKET INSURANCE, Applicable Sections**

SECTION	SUBJECT	DATE ACCEPTED	METHOD OF ACCEPTANCE
Entire Chapter (as described in Section 10)*	Contributory group health, dental and life insurance program for municipal employees	March, 1962	Annual Town Election
7A	Payment by Town of subsidiary rate for active employees (i.e. higher than 50%)	March, 1970	Annual Town Election
9A	Payment by Town of 50% for retired employees	March, 1970	Annual Town Election
11A	Covered employees eligible for additional AD&D	March, 1970	Annual Town Election
17	Right of involuntarily terminated employee to continued coverage	March, 1982	Annual Town Election
18	Mandatory transfer of Medicare-eligible retirees to Medicare as primary payor	April, 2007	Annual Town Meeting

*Acceptance of the Chapter does not signify acceptance of any section(s) of Chapter 32B specifically identified therein as requiring further local legislative action to become effective.