

City of Coconut Creek
Employee Benefits Executive Cost Summary - Overview
RFP # 03-28-18-10



	CURRENT	RFP AWARD (EFFECTIVE 10/1/18)
MEDICAL⁽¹⁾	CIGNA Healthcare	CIGNA Healthcare
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2019</i>
HDHP 227	See Attachment	See Attachment
OAPIN 68	See Attachment	See Attachment
TOTAL ANNUAL PREMIUM 295	\$3,915,579	\$4,087,988
INCREASE (\$)	N/A	\$172,409
INCREASE (%)	N/A	4.4%
DENTAL⁽²⁾	CIGNA Healthcare	CIGNA Healthcare
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2020*</i>
Dental HMO 169	See Attachment	See Attachment
Dental PPO 114	See Attachment	See Attachment
TOTAL ANNUAL PREMIUM 283	\$187,426	\$181,814
INCREASE (\$)	N/A	(\$5,612)
INCREASE (%)	N/A	-3.0%
VISION⁽¹⁾	CIGNA Healthcare	CIGNA Healthcare
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2019</i>
PPO	Included in Medical Premium	Included in Medical Premium
EMPLOYEE ASSISTANCE PROGRAM⁽³⁾	CIGNA Healthcare	CIGNA Healthcare
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2020</i>
EAP		
Rate / PEPM 364	\$2.44	\$2.34
ANNUAL PREMIUM	\$10,658	\$10,221
INCREASE (\$)	N/A	(\$437)
INCREASE (%)	N/A	-4.1%
LIFE / AD&D⁽³⁾	UNUM	LINA (Cigna)
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2021</i>
Basic Benefit		
Life Rate/\$1,000	\$0.210	\$0.140
AD&D Rate/\$1,000	\$0.030	\$0.020
Volume	\$7,020,000	\$7,020,000
ANNUAL PREMIUM	\$20,218	\$13,478
INCREASE (\$)	N/A	(\$6,739)
INCREASE (%)	N/A	-33.3%
LIFE / AD&D⁽²⁾	UNUM	LINA (Cigna)
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2021</i>
Voluntary Benefit		
Life Rate/\$1,000	Age Banded - See Attachment	Age Banded - See Attachment
AD&D Rate/\$1,000	Employee: \$0.04 / Spouse: \$0.08	Employee: \$0.04 / Spouse: \$0.08
Child Life Rate/\$1,000	\$0.026	\$0.026
Volume	\$36,426,000	\$36,426,000
ANNUAL PREMIUM	\$129,968	\$129,968
INCREASE (\$)	N/A	\$0.00
INCREASE (%)	N/A	0.0%
SHORT TERM DISABILITY⁽³⁾	UNUM	LINA (Cigna)
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2020</i>
STD		
STD Rate/\$10	\$0.29	\$0.23
STD Volume	\$311,426	\$311,426
ANNUAL PREMIUM	\$108,376	\$85,954
INCREASE (\$)	N/A	(\$22,423)
INCREASE (%)	N/A	-20.7%
LONG TERM DISABILITY⁽³⁾	UNUM	LINA (Cigna)
	<i>Expires 9/30/2018</i>	<i>Expires 9/30/2021</i>
LTD		
LTD Rate/\$100	\$0.46	\$0.29
LTD Volume	\$1,906,787	\$1,906,787
ANNUAL PREMIUM	\$105,255	\$66,356
INCREASE (\$)	N/A	(\$38,898)
INCREASE (%)	N/A	-37.0%
TOTAL PROGRAM SUMMARY	CURRENT	RFP AWARD (EFFECTIVE 10/1/18)
TOTAL ANNUAL COST	\$4,477,479	\$4,575,780
INCREASE (\$)	N/A	\$98,300
INCREASE (%)	N/A	2.2%
TOTAL EMPLOYER COST	\$3,182,456	\$3,244,597
INCREASE (\$)	N/A	\$62,141
INCREASE (%)	N/A	2.0%

*Rate increase capped at 6% for 10/1/20 - 10/1/22 renewal years

(1) The City shares in the cost of this benefit; please refer to the attached Cost Sharing summary

(2) The Employee pays the full cost of this benefit; please refer to the attached Cost Sharing summary

(3) The City pays the full cost of this benefit

City of Coconut Creek
Employee Benefits Executive Cost Summary - Cost Sharing
RFP # 03-28-18-10



		CURRENT			RFP AWARD (EFFECTIVE 10/1/18)			
MEDICAL		CIGNA Healthcare			CIGNA Healthcare			
HDHP Plan - Active EE's		<i>Total</i>	<i>Employer</i>	<i>Employee</i>	<i>Total</i>	<i>Employer</i>	<i>Employee</i>	
Employee	127	\$741.13	\$741.13	\$0.00	127	\$772.53	\$772.53	\$0.00
EE+Spouse	21	\$1,329.64	\$957.34	\$372.30	21	\$1,390.88	\$1,001.43	\$389.45
EE+Child(ren)	20	\$1,262.22	\$908.80	\$353.42	20	\$1,320.09	\$950.46	\$369.63
EE+Family	47	\$1,796.21	\$1,293.27	\$502.94	47	\$1,880.76	\$1,354.15	\$526.61
OAPIN Plan - Active EE's		<i>Total</i>	<i>Employer</i>	<i>Employee</i>	<i>Total</i>	<i>Employer</i>	<i>Employee</i>	
Employee	39	\$905.42	\$741.13	\$164.29	39	\$944.31	\$772.53	\$171.78
EE+Spouse	9	\$1,626.75	\$957.34	\$669.41	9	\$1,700.15	\$1,001.43	\$698.72
EE+Child(ren)	7	\$1,544.17	\$908.80	\$635.37	7	\$1,613.61	\$950.46	\$663.15
EE+Family	6	\$2,198.32	\$1,293.27	\$905.05	6	\$2,298.96	\$1,354.15	\$944.81
HDHP Plan - Retirees		<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	
Employee	5	\$736.00	\$0.00	\$736.00	5	\$768.03	\$0.00	\$768.03
EE+Spouse	5	\$1,324.70	\$0.00	\$1,324.70	5	\$1,386.38	\$0.00	\$1,386.38
EE+Child(ren)	1	\$1,257.28	\$0.00	\$1,257.28	1	\$1,315.59	\$0.00	\$1,315.59
EE+Family	1	\$1,791.27	\$0.00	\$1,791.27	1	\$1,876.26	\$0.00	\$1,876.26
OAPIN Plan - Retirees		<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	
Employee	3	\$905.42	\$0.00	\$905.42	6	\$944.31	\$0.00	\$944.31
EE+Spouse	1	\$1,626.75	\$0.00	\$1,626.75	1	\$1,700.15	\$0.00	\$1,700.15
EE+Child(ren)	0	\$1,544.17	\$0.00	\$1,544.17	0	\$1,613.61	\$0.00	\$1,613.61
EE+Family	0	\$2,198.32	\$0.00	\$2,198.32	0	\$2,298.96	\$0.00	\$2,298.96
OAP Plan - Retirees		<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	<i>Total</i>	<i>Employer</i>	<i>Retiree</i>	
Employee	3	\$979.91	\$0.00	\$979.91	0			
EE+Spouse	0	\$1,758.61	\$0.00	\$1,758.61	0	ELIMINATED EFFECTIVE 10/1/18		
EE+Child(ren)	0	\$1,669.45	\$0.00	\$1,669.45	0			
EE+Family	0	\$2,375.64	\$0.00	\$2,375.64	0			
TOTAL MONTHLY PREMIUM	295	\$326,298.25	\$244,828.73	\$81,469.52	19			
TOTAL ANNUAL PREMIUM		\$3,915,579.00	\$2,937,944.81	\$977,634.19		\$4,087,988.28	\$3,068,584.07	\$1,019,404.21
\$ INCREASE		N/A	N/A	N/A		\$172,409.28	\$130,639.26	\$41,770.02
% INCREASE		N/A	N/A	N/A		4.4%	4.4%	4.3%
DENTAL		CIGNA Healthcare			CIGNA Healthcare			
Dental HMO		<i>Total</i>	<i>Employer</i>	<i>Employee</i>	<i>Total</i>	<i>Employer</i>	<i>Employee</i>	
Employee	87	\$20.46	\$0.00	\$20.46	87	\$19.85	\$0.00	\$19.85
EE+Spouse	25	\$34.82	\$0.00	\$34.82	25	\$33.79	\$0.00	\$33.79
EE+Child(ren)	26	\$36.66	\$0.00	\$36.66	26	\$35.56	\$0.00	\$35.56
EE+Family	31	\$54.97	\$0.00	\$54.97	31	\$53.33	\$0.00	\$53.33
Dental PPO		<i>Total</i>	<i>Employer</i>	<i>Employee</i>	<i>Total</i>	<i>Employer</i>	<i>Employee</i>	
Employee	61	\$55.96	\$0.00	\$55.96	61	\$54.28	\$0.00	\$54.28
EE+Spouse	21	\$110.60	\$0.00	\$110.60	21	\$107.28	\$0.00	\$107.28
EE+Child(ren)	9	\$119.60	\$0.00	\$119.60	9	\$116.01	\$0.00	\$116.01
EE+Family	23	\$152.11	\$0.00	\$152.11	23	\$147.55	\$0.00	\$147.55
TOTAL MONTHLY PREMIUM	283	\$15,618.84	\$0.00	\$15,618.84	283	\$15,151.19	\$0.00	\$15,151.19
TOTAL ANNUAL PREMIUM		\$187,426.08	\$0.00	\$187,426.08		\$181,814.28	\$0.00	\$181,814.28
\$ INCREASE		N/A	N/A	N/A		-\$5,611.80	\$0.00	-\$5,611.80
% INCREASE		N/A	N/A	N/A		-3.0%	0.0%	-3.0%
VISION		CIGNA Healthcare			CIGNA Healthcare			
		<i>Total</i>	<i>Employer</i>	<i>Employee</i>	<i>Total</i>	<i>Employer</i>	<i>Employee</i>	
Employee	177				177			
EE+Spouse	36	Included in Medical Premium			36	Included in Medical Premium		
EE+Child(ren)	28				28			
EE+Family	54				54			

**City of Coconut Creek
Employee Benefits Executive Cost Summary - Cost Sharing
RFP # 03-28-18-10**



LIFE/AD&D	CURRENT			RFP AWARD (EFFECTIVE 10/1/18)		
	UNUM	LINA (Cigna)		UNUM	LINA (Cigna)	
	Total	Employer	Employee	Total	Employer	Employee
Voluntary Life						
Age Banded Rate/\$1,000		Employee / Spouse			Employee / Spouse	
0-19	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045
20-24	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045
25-29	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045	\$0.090 / \$0.045	\$0.000 / \$0.000	\$0.090 / \$0.045
30-34	\$0.100 / \$0.050	\$0.000 / \$0.000	\$0.100 / \$0.050	\$0.100 / \$0.050	\$0.000 / \$0.000	\$0.100 / \$0.050
35-39	\$0.100 / \$0.050	\$0.000 / \$0.000	\$0.100 / \$0.050	\$0.100 / \$0.050	\$0.000 / \$0.000	\$0.100 / \$0.050
40-44	\$0.170 / \$0.085	\$0.000 / \$0.000	\$0.170 / \$0.085	\$0.170 / \$0.085	\$0.000 / \$0.000	\$0.170 / \$0.085
45-49	\$0.260 / \$0.130	\$0.000 / \$0.000	\$0.260 / \$0.130	\$0.260 / \$0.130	\$0.000 / \$0.000	\$0.260 / \$0.130
50-54	\$0.430 / \$0.215	\$0.000 / \$0.000	\$0.430 / \$0.215	\$0.430 / \$0.215	\$0.000 / \$0.000	\$0.430 / \$0.215
55-59	\$0.600 / \$0.300	\$0.000 / \$0.000	\$0.600 / \$0.300	\$0.600 / \$0.300	\$0.000 / \$0.000	\$0.600 / \$0.300
60-64	\$0.630 / \$0.315	\$0.000 / \$0.000	\$0.630 / \$0.315	\$0.630 / \$0.315	\$0.000 / \$0.000	\$0.630 / \$0.315
65-69	\$0.730 / \$0.365	\$0.000 / \$0.000	\$0.730 / \$0.365	\$0.730 / \$0.365	\$0.000 / \$0.000	\$0.730 / \$0.365
70-74	\$3.180 / \$1.590	\$0.000 / \$0.000	\$3.180 / \$1.590	\$3.180 / \$1.590	\$0.000 / \$0.000	\$3.180 / \$1.590
75-79	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460
80-84	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460
85-89	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460
90-99	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460	\$4.920 / \$2.460	\$0.000 / \$0.000	\$4.920 / \$2.460
Voluntary AD&D	Total	Employer	Employee	Total	Employer	Employee
Rate/\$1,000	\$0.040 / \$0.080	\$0.000 / \$0.000	\$0.040 / \$0.080	\$0.040 / \$0.080	\$0.000 / \$0.000	\$0.040 / \$0.080
Child Life	Total	Employer	Employee	Total	Employer	Employee
Rate/\$1,000	\$0.026	\$0.000	\$0.026	\$0.026	\$0.000	\$0.026
Total Volume	\$36,426,000	\$36,426,000	\$36,426,000	\$36,426,000	\$36,426,000	\$36,426,000
MONTHLY PREMIUM	\$8,977.22	\$0.00	\$8,977.22	\$8,977.22	\$0.00	\$8,977.22
ANNUAL PREMIUM	\$107,726.64	\$0.00	\$107,726.64	\$107,726.64	\$0.00	\$107,726.64
\$ INCREASE	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE	N/A	N/A	N/A	0.0%	0.0%	0.0%