Employee Benefits

FY 2024-2025

INSURANCE Quotes for FY 2024-2025

United Healthcare (UHC)

Comparable rates

BlueCross/BlueShield

- Medical decreased 1.2% overall
 - Formulatory drug list much broader brand name drug than UHC
 - Top Tier Plan covers x-ray/lab work in office visit copay at 100%; no comparable plan with UHC
 - Dental no change
 - Vision no change
 - Life Insurance no change



				Current	Plan Rates			Current Plan Rates														
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Mo	nthly Total	Aı	nual Total										
MTBCP011	\$ 724.88	14	\$ 1,602.63	1	\$ 1,547.04	1	\$ 2,424.79	0	\$	13,297.99	\$	159,575.88										
MTBCB023	\$ 608.96	9	\$ 1,346.35	2	\$ 1,299.65	2	\$ 2,037.05	1	\$	12,809.69	\$	153,716.28										
MTBCB028	\$ 562.12	7	\$ 1,242.80	3	\$ 1,199.68	4	\$ 1,880.35	3	\$	18,103.01	\$	217,236.12										
MTBCB042	\$ 544.24	15	\$ 1,203.26	2	\$ 1,161.51	6	\$ 1,820.53	11	\$	37,565.01	\$	450,780.12										

\$ 81,775.70 \$ 981,308.40

				Renewal	Plan Rates						
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment			
MTBCP011	\$ 707.91	14	\$ 1,565.00	1	\$ 1,510.83	1	\$ 2,367.98	0	\$	12,986.57	\$ 155,838.84
MTBCB023	\$ 600.46	9	\$ 1,327.49	2	\$ 1,281.49	2	\$ 2,008.53	1	\$	12,630.63	\$ 151,567.56
MTBCB028	\$ 558.64	7	\$ 1,235.05	3	\$ 1,192.26	4	\$ 1,868.66	3	\$	17,990.65	\$ 215,887.80
MTBCB042	\$ 539.13	15	\$ 1,191.91	2	\$ 1,150.60	6	\$ 1,803.38	11	S	37,211.55	\$ 446,538.60

\$ 80,819.40 \$ 969,832.80

			Cu	rrent Plan R	ates Paid by	the City				
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Monthly Total	Annual Total
MTBCP011	\$ 616.15	14	\$ 961.58	1	\$ 928.22	1	\$ 1,212.40	0	\$ 10,515.90	\$ 126,190.80
MTBCB023	\$ 548.05	9	\$ 942.45	2	\$ 909.75	2	\$ 1,222.23	1	\$ 9,859.08	\$ 118,308.96
MTBCB028	\$ 534.01	7	\$ 994.24	3	\$ 959.74	4	\$ 1,316.25	3	\$ 14,508.50	\$ 174,102.00
MTBCB042	\$ 544.24	15	\$ 1,082.93	2	\$ 1,045.36	6	\$ 1,456.42	11	\$ 32,622.24	\$ 391,466.88

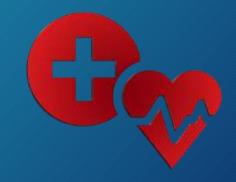
\$ 67,505.72 \$810,068.64

			Rei	newal Plan R	ates Paid by	the City				
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment		
MTBCP011	\$ 601.72	14	\$ 939.03	1	\$ 906.50	1	\$ 1,183.99	0	\$ 10,269.61	\$ 123,235.32
MTBCB023	\$ 540.4	9	\$ 929.24	2	\$ 897.04	2	\$ 1,205.12	1	\$ 9,721.37	\$ 116,656.44
MTBCB028	\$ 530.7	7	\$ 988.04	3	\$ 953.81	4	\$ 1,308.06	3	\$ 14,418.51	\$ 173,022.12
MTBCB042	\$ 539.13	15	\$ 1,072.72	2	\$ 1,035.54	6	\$ 1,442.70	11	\$ 32,315.33	\$ 387,783.96

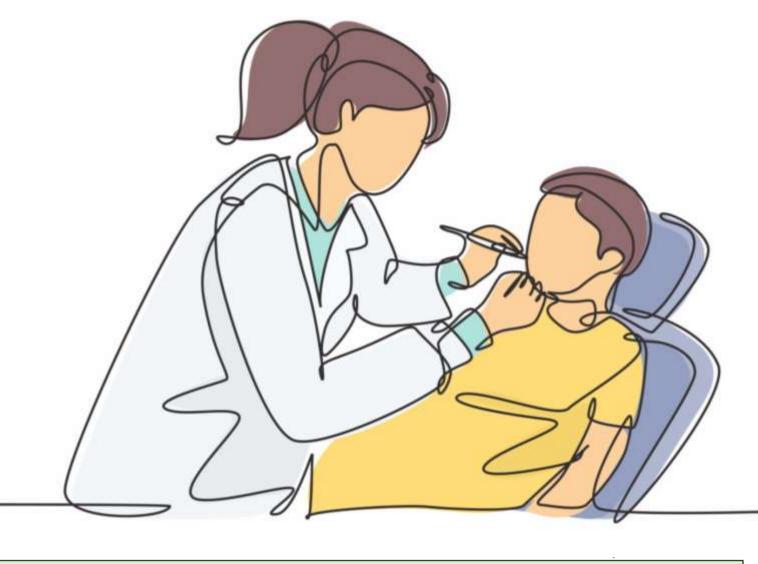
\$ 66,724.82 \$800,697.84

1.2% Overall Rate Decrease

MEDICAL INSURANCE



DENTAL INSURANCE (NO CHANGE)

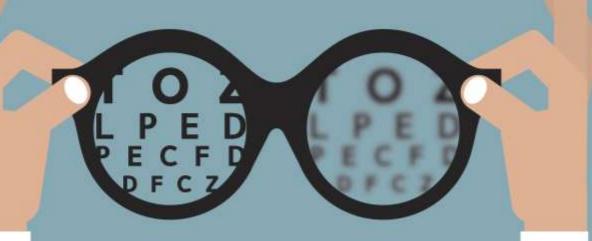


Current Plan Rates																
Dental Plans]	EO	Enrollment		ES	Enrollment		EC	Enrollment		EF	Enrollment	Mor	thly Total	An	nual Total
DTNHM41	\$	9.89	11	\$	19.78	1	\$	29.19	1	\$	43.51	3	\$	288.29	\$	3,459.48
DRNLM38	\$	23.61	34	\$	47.24	6	\$	61.25	9	\$	93.49	14	\$	2,946.29	\$	35,355.48

\$ 3,234.58 \$ 38,814.96

	Current Plan Rates															
Vision		EO	Enrollment		ES	Enrollment		EC	Enrollment		EF	Enrollment	Monthl	y Total	Ann	ual Total
VF026692	\$	7.24	39	\$	13.76	11	\$	14.48	7	\$	21.29	14	\$	833.14	\$	9,997.68

VISION INSURANCE (NO CHANGE)





	Current Plan Rates														
Life Insurance	EO	Enrollment							Monthly Total	Annual Total					
VF026692	\$ 2.81	84							\$ 236.04	\$ 2,832.48					

LIFE INSURANCE (NO CHANGE)

Medical Insurance \$800,697.84
Dental Insurance \$9,375.72
Vision Insurance \$6,168.48
Life Insurance \$2,832.48
TOTAL COST \$819,074.52
(100 employees)

*Total Cost for 2023-2024 FY Benefits \$806,667.48 (91 employees)



QUESTIONS?