

# Employee Benefits

FY 2024-2025

# INSURANCE Quotes for FY 2024-2025

## United Healthcare (UHC)

- Comparable rates

## BlueCross/BlueShield

- Medical decreased 1.2% overall
  - Formulary 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



1.2%  
Overall  
Rate  
Decrease

Current Plan Rates										
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Monthly Total	Annual 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	Monthly Total	Annual Total
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	\$ 37,211.55	\$ 446,538.60
									\$ 80,819.40	\$ 969,832.80

Current Plan Rates 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

Renewal Plan Rates Paid by the City										
Medical Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Monthly Total	Annual Total
MTBCP011	\$ 601.72	14	\$ 939.03	1	\$ 906.50	1	\$ 1,183.99	0	\$ 10,269.61	\$ 123,235.32
MTBCB023	\$ 540.41	9	\$ 929.24	2	\$ 897.04	2	\$ 1,205.12	1	\$ 9,721.37	\$ 116,656.44
MTBCB028	\$ 530.71	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

# MEDICAL INSURANCE



# DENTAL INSURANCE (NO CHANGE)



Current Plan Rates										
Dental Plans	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Monthly Total	Annual 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
									<b>\$ 3,234.58</b>	<b>\$ 38,814.96</b>

Current Plan Rates										
Vision	EO	Enrollment	ES	Enrollment	EC	Enrollment	EF	Enrollment	Monthly Total	Annual 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?