

City of Lake Worth Beach
Employee Benefits Executive Summary
Effective Date: October 1, 2021

Current					Renewal						
MEDICAL		Total	Employer	Employee	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
OAPIN		CIGNA			CIGNA						
Employee	211	\$769.76	\$769.76	\$0.00	\$769.76	\$769.76	\$0.00	\$0.00	\$384.88	100%	\$0.00
Employee + Spouse	44	\$1,590.45	\$1,308.91	\$281.54	\$1,590.45	\$1,308.91	\$281.54	\$140.77	\$654.46	82%	\$0.00
Employee + Child(ren)	31	\$1,444.73	\$1,213.40	\$231.33	\$1,444.73	\$1,213.40	\$231.33	\$115.67	\$606.70	84%	\$0.00
Employee + Family	35	\$2,403.47	\$1,831.23	\$572.24	\$2,403.47	\$1,831.23	\$572.24	\$286.12	\$915.62	76%	\$0.00
Monthly Premium	321	\$361,307	\$321,720	\$39,587	\$361,307	\$321,720	\$39,587				
Annual Premium		\$4,335,687	\$3,860,638	\$475,049	\$4,335,687	\$3,860,638	\$475,049				
\$ Increase / (Decrease)		N/A	N/A	N/A	\$0	\$0	\$0				
% Increase / (Decrease)		N/A	N/A	N/A	0.0%	0.0%	0.0%				

Dental		Total	Employer	Employee	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
PPO		CIGNA - Expires 9/30/2021			CIGNA - Expires 9/30/2022						
Employee	114	\$29.20	\$17.75	\$11.45	\$29.20	\$17.75	\$11.45	\$5.73	\$8.88	61%	\$0.00
Employee + Spouse	45	\$53.90	\$18.97	\$34.93	\$53.90	\$18.97	\$34.93	\$17.47	\$9.49	35%	\$0.00
Employee + Child(ren)	22	\$73.35	\$19.98	\$53.37	\$73.35	\$19.98	\$53.37	\$26.69	\$9.99	27%	\$0.00
Employee + Family	23	\$112.36	\$21.92	\$90.44	\$112.36	\$21.92	\$90.44	\$45.22	\$10.96	20%	\$0.00
DHMO		CIGNA - Expires 9/30/2021			CIGNA - Expires 9/30/2022						
Employee	81	\$17.84	\$17.84	\$0.00	\$17.84	\$17.84	\$0.00	\$0.00	\$8.92	100%	\$0.00
Employee + Spouse	18	\$32.78	\$21.44	\$11.34	\$32.78	\$21.44	\$11.34	\$5.67	\$10.72	65%	\$0.00
Employee + Child(ren)	8	\$40.19	\$23.53	\$16.66	\$40.19	\$23.53	\$16.66	\$8.33	\$11.77	59%	\$0.00
Employee + Family	15	\$59.03	\$29.55	\$29.48	\$59.03	\$29.55	\$29.48	\$14.74	\$14.78	50%	\$0.00
Monthly Premium	326	\$13,194	\$6,283	\$6,911	\$13,194	\$6,283	\$6,911				
Annual Premium		\$158,332	\$75,400	\$82,932	\$158,332	\$75,400	\$82,932				
\$ Increase / (Decrease)		N/A	N/A	N/A	\$0	\$0	\$0				
% Increase / (Decrease)		N/A	N/A	N/A	0.0%	0.0%	0.0%				

Vision		Total	Employer	Employee	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
		EyeMed - Expires 9/30/2021			EyeMed - Expires 9/30/2022						
Employee	200	\$5.70	\$5.70	\$0.00	\$5.70	\$5.70	\$0.00	\$0.00	\$2.85	100%	\$0.00
Employee + Spouse	60	\$11.42	\$5.70	\$5.72	\$11.42	\$5.70	\$5.72	\$2.86	\$2.85	50%	\$0.00
Employee + Child(ren)	29	\$9.67	\$5.70	\$3.97	\$9.67	\$5.70	\$3.97	\$1.99	\$2.85	59%	\$0.00
Employee + Family	37	\$15.96	\$5.70	\$10.26	\$15.96	\$5.70	\$10.26	\$5.13	\$2.85	36%	\$0.00
Monthly Premium	326	\$2,696	\$1,858	\$838	\$2,696	\$1,858	\$838				
Annual Premium		\$32,354	\$22,298	\$10,055	\$32,354	\$22,298	\$10,055				
\$ Increase / (Decrease)		N/A	N/A	N/A	\$0	\$0	\$0				
% Increase / (Decrease)		N/A	N/A	N/A	0.0%	0.0%	0.0%				

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Current			Renewal			
Basic Life and AD&D	Total	Employer	Employee	Total	Employer	Employee
	New York Life - Expires 9/30/2022			New York Life - Expires 9/30/2022		
Active Basic Life and AD&D Volume	\$9,869,400	\$9,869,400	\$0	\$9,869,400	\$9,869,400	\$0
Retiree Basic Life Volume	\$924,000	\$924,000	\$0	\$924,000	\$924,000	\$0
Basic Life Rate	\$0.20	\$0.20	\$0.00	\$0.20	\$0.20	\$0.00
AD&D Rate	\$0.02	\$0.02	\$0.00	\$0.02	\$0.02	\$0.00
Annual Premium	\$28,273	\$28,273	\$0	\$28,273	\$28,273	\$0
\$ Increase / (Decrease)	N/A	N/A	N/A	\$0	\$0	\$0
% Increase / (Decrease)	N/A	N/A	N/A	0.0%	0.0%	0.0%
Vol Long-Term Disability	Total	Employer	Employee	Total	Employer	Employee
	New York Life - Expires 9/30/2022			New York Life - Expires 9/30/2022		
LTD Benefits Volume	\$422,097	\$0	\$422,097	\$422,097	\$0	\$422,097
LTD Rate / \$100	\$1.450	\$0.00	\$1.45	\$1.450	\$0.00	\$1.45
Annual Premium	\$73,445	\$0	\$73,445	\$73,445	\$0	\$73,445
\$ Increase / (Decrease)	N/A	N/A	N/A	\$0	\$0	\$0
% Increase / (Decrease)	N/A	N/A	N/A	0.0%	0.0%	0.0%
Vol Short-Term Disability	Total	Employer	Employee	Total	Employer	Employee
	New York Life - Expires 9/30/2022			New York Life - Expires 9/30/2022		
STD Benefits Volume	\$88,631	\$0	\$88,631	\$88,631	\$0	\$88,631
STD Rate / \$10	\$0.340	\$0.000	\$0.340	\$0.340	\$0.000	\$0.340
Annual Premium	\$36,162	\$0	\$36,162	\$36,162	\$0	\$36,162
\$ Increase / (Decrease)	N/A	N/A	N/A	\$0	\$0	\$0
% Increase / (Decrease)	N/A	N/A	N/A	0.0%	0.0%	0.0%
EAP	Total	Employer	Employee	Total	Employer	Employee
	CIGNA - Expires 9/30/2022			CIGNA - Expires 9/30/2022		
Per Employee Per Month Rate 346	\$1.62	\$1.62	\$0.00	\$1.62	\$1.62	\$0.00
Annual Premium	\$6,726	\$6,726	\$0	\$6,726	\$6,726	\$0
\$ Increase / (Decrease)	N/A	N/A	N/A	\$0	\$0	\$0
% Increase / (Decrease)	N/A	N/A	N/A	0.0%	0.0%	0.0%
Cobra Admin	Total	Employer	Employee	Total	Employer	Employee
	Benefits Workshop - Expires 9/30/2021			Benefits Workshop - Expires 9/30/2022		
Monthly Flat Fee	\$240.00	\$240.00	\$0.00	\$240.00	\$240.00	\$0.00
Annual Premium	\$2,880	\$2,880	\$0	\$2,880	\$2,880	\$0
\$ Increase / (Decrease)	N/A	N/A	N/A	\$0	\$0	\$0
% Increase / (Decrease)	N/A	N/A	N/A	0.0%	0.0%	0.0%
Total Benefits Premium	Total	Employer	Employee	Total	Employer	Employee
ANNUAL PREMIUM	\$4,673,858	\$3,996,215	\$677,643	\$4,673,858	\$3,996,215	\$677,643
\$ INCREASE / (DECREASE)	N/A	N/A	N/A	\$0	\$0	\$0
% INCREASE / (DECREASE)	N/A	N/A	N/A	0.0%	0.0%	0.0%