

City of Lake Worth Beach
 Employee Benefits Executive Summary
 Effective Date: October 1, 2020



MEDICAL	Current						Renewal						
	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
OAPIN	CIGNA												
Employee 212	\$722.87	\$722.87	\$0.00	\$0.00	\$361.44	100%	\$769.76	\$769.76	\$0.00	\$0.00	\$384.88	100%	\$0.00
Employee + Spouse 45	\$1,493.58	\$1,229.19	\$264.39	\$132.19	\$614.60	82%	\$1,590.45	\$1,308.91	\$281.54	\$140.77	\$654.46	82%	\$8.58
Employee + Child(ren) 29	\$1,356.73	\$1,139.49	\$217.24	\$108.62	\$569.75	84%	\$1,444.73	\$1,213.40	\$231.33	\$115.67	\$606.70	84%	\$7.04
Employee + Family 33	\$2,257.08	\$1,719.69	\$537.39	\$268.70	\$859.85	76%	\$2,403.47	\$1,831.23	\$572.24	\$286.12	\$915.62	76%	\$17.42
Monthly Premium 319	\$334,288	\$298,357	\$35,931				\$355,971	\$317,709	\$38,262				
Annual Premium	\$4,011,460	\$3,580,284	\$431,177				\$4,271,653	\$3,812,511	\$459,141				
\$ Increase / (Decrease)	-	-	-				\$260,192	\$232,227	\$27,965				
% Increase / (Decrease)	-	-	-				6.5%	6.5%	6.5%				

Dental	CIGNA - Expires 9/30/2020						CIGNA - Expires 9/30/2021						
PPO	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
Employee 111	\$27.68	\$16.83	\$10.85	\$5.43	\$8.42	61%	\$29.20	\$17.75	\$11.45	\$5.73	\$8.88	61%	\$0.30
Employee + Spouse 36	\$51.09	\$17.98	\$33.11	\$16.55	\$8.99	35%	\$53.90	\$18.97	\$34.93	\$17.47	\$9.49	35%	\$0.91
Employee + Child(ren) 17	\$69.53	\$18.94	\$50.59	\$25.29	\$9.47	27%	\$73.35	\$19.98	\$53.37	\$26.69	\$9.99	27%	\$1.40
Employee + Family 20	\$106.51	\$20.77	\$85.74	\$42.87	\$10.39	20%	\$112.36	\$21.92	\$90.44	\$45.22	\$10.96	20%	\$2.35
DHMO													
Employee 93	\$17.84	\$17.84	\$0.00	\$0.00	\$8.92	100%	\$17.84	\$17.84	\$0.00	\$0.00	\$8.92	100%	\$0.00
Employee + Spouse 18	\$32.78	\$21.44	\$11.34	\$5.67	\$10.72	65%	\$32.78	\$21.44	\$11.34	\$5.67	\$10.72	65%	\$0.00
Employee + Child(ren) 13	\$40.19	\$23.54	\$16.65	\$8.33	\$11.77	59%	\$40.19	\$23.53	\$16.66	\$8.33	\$11.77	59%	\$0.00
Employee + Family 17	\$59.03	\$29.55	\$29.48	\$14.74	\$14.78	50%	\$59.03	\$29.55	\$29.48	\$14.74	\$14.78	50%	\$0.00
Monthly Premium 325	\$11,999	\$6,106	\$5,893				\$12,451	\$6,285	\$6,166				
Annual Premium	\$143,989	\$73,274	\$70,714				\$149,411	\$75,414	\$73,997				
\$ Increase / (Decrease)	-	-	-				\$5,422	\$2,140	\$3,282				
% Increase / (Decrease)	-	-	-				3.8%	2.9%	4.6%				

Vision	EyeMed - Expires 9/30/2021						EyeMed - Expires 9/30/2021						
	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
Employee 202	\$5.70	\$5.70	\$0.00	\$0.00	\$2.85	100%	\$5.70	\$5.70	\$0.00	\$0.00	\$2.85	100%	\$0.00
Employee + Spouse 56	\$11.42	\$5.70	\$5.72	\$2.86	\$2.85	50%	\$11.42	\$5.70	\$5.72	\$2.86	\$2.85	50%	\$0.00
Employee + Child(ren) 31	\$9.67	\$5.70	\$3.97	\$1.99	\$2.85	59%	\$9.67	\$5.70	\$3.97	\$1.99	\$2.85	59%	\$0.00
Employee + Family 36	\$15.96	\$5.70	\$10.26	\$5.13	\$2.85	36%	\$15.96	\$5.70	\$10.26	\$5.13	\$2.85	36%	\$0.00
Monthly Premium 325	\$2,665	\$1,853	\$813				\$2,665	\$1,853	\$813				
Annual Premium	\$31,983	\$22,230	\$9,753				\$31,983	\$22,230	\$9,753				
\$ Increase / (Decrease)	-	-	-				\$0	\$0	\$0				
% Increase / (Decrease)	-	-	-				0.0%	0.0%	0.0%				

Basic Life and AD&D	CIGNA - Expires 9/30/2020			CIGNA - Expires 9/30/2022		
	Total	Employer	Employee	Total	Employer	Employee
Assuming Volume of:	\$10,337,950	\$10,337,950	\$0	\$10,337,950	\$10,337,950	\$0
Basic Life Rate	\$0.20	\$0.20	\$0.00	\$0.20	\$0.20	\$0.00
Basic AD&D Rate	\$0.02	\$0.02	\$0.00	\$0.02	\$0.02	\$0.00
Total Rate/\$1,000	\$0.22	\$0.22	\$0.00	\$0.22	\$0.22	\$0.00
Annual Premium	\$27,292	\$27,292	\$0	\$27,292	\$27,292	\$0
\$ Increase / (Decrease)	-	-	-	\$0	\$0	\$0
% Increase / (Decrease)	-	-	-	0.0%	0.0%	0.0%

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	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Total	Employer	Employee	EE Per Pay (24)	ER Per Pay (24)	ER %	Per Pay Increase
Vol Long-Term Disability	CIGNA - Expires 9/30/2020						CIGNA - Expires 9/30/2022						
LTD Benefits Volume	\$260,851	\$0	\$260,851				\$260,851	\$0	\$260,851				
LTD Rate / \$100	\$1.450	\$0.00	\$1.45				\$1.450	\$0.00	\$1.45				
Annual Premium	\$45,388	\$0	\$45,388				\$45,388	\$0	\$45,388				
\$ Increase / (Decrease)	-	-	-				\$0	\$0	\$0				
% Increase / (Decrease)	-	-	-				0.0%	0.0%	0.0%				
Vol Short-Term Disability	CIGNA - Expires 9/30/2020						CIGNA - Expires 9/30/2022						
STD Benefits Volume	\$87,628	\$0	\$87,628				\$87,628	\$0	\$87,628				
STD Rate / \$10	\$0.340	\$0.000	\$0.340				\$0.340	\$0.000	\$0.340				
Annual Premium	\$35,752	\$0	\$35,752				\$35,752	\$0	\$35,752				
\$ Increase / (Decrease)	-	-	-				\$0	\$0	\$0				
% Increase / (Decrease)	-	-	-				0.0%	0.0%	0.0%				
EAP	CIGNA - Expires 9/30/2020						CIGNA - Expires 9/30/2022						
Per Employee Rate 358	\$1.62	\$1.62	\$0.00				\$1.62	\$1.62	\$0.00				
Annual Premium	\$580	\$580	\$0				\$580	\$580	\$0				
\$ Increase / (Decrease)	-	-	-				\$0	\$0	\$0				
% Increase / (Decrease)	-	-	-				0.0%	0.0%	0.0%				
Cobra Admin	Benefits Workshop - Expires 9/30/2020						Benefits Workshop - Expires 9/30/2021						
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)	-	-	-				\$0	\$0	\$0				
% Increase / (Decrease)	-	-	-				0.0%	0.0%	0.0%				
Total Benefits Premium	CIGNA - Expires 9/30/2020						CIGNA - Expires 9/30/2022						
ANNUAL PREMIUM	\$4,299,325	\$3,706,540	\$592,784				\$4,564,939	\$3,940,907	\$624,031				
\$ INCREASE / (DECREASE)	-	-	-				\$265,614	\$234,367	\$31,247				
% INCREASE / (DECREASE)	-	-	-				6.2%	6.3%	5.3%				