

2025 Health and Dental Insurance

		HEALTH INSURANCE	CITY HSA CONTRIBUTION	DENTAL	
15.1% Current Plan					
\$2250/\$4500 Deductible	HSA Contribution \$500/\$1000				
Total General Fund		\$ 606,237	\$ 29,642	\$ 64,259	
Grand Total All Funds		\$ 1,028,254	\$ 50,517	\$ 110,352	
4.7% Smart Plan Option #3					
\$3300/\$6600 Deductible	HSA Contribution \$500/\$1000				
Total General Fund		\$ 554,656	\$ 29,642	\$ 51,407	
Grand Total All Funds		\$ 943,107	\$ 50,517	\$ 88,530	
Difference from existing plan					
	General Fund	\$ (51,581)	\$ -	\$ (12,852)	\$ (64,433) Total Savings(-)
	All Funds	\$ (85,147)	\$ -	\$ (21,822)	\$ (106,969) Total Savings(-)
4.7% Smart Plan Option #3					
\$3300/\$6600 Deductible	HSA Contribution \$1000/\$2000				
Total General Fund		\$ 554,656	\$ 59,283	\$ 51,407	
Grand Total All Funds		\$ 943,107	\$ 101,033	\$ 88,530	
Difference from existing plan					
	General Fund	\$ (51,581)	\$ 29,642	\$ (12,852)	\$ (34,791) Total Savings(-)
	All Funds	\$ (85,147)	\$ 50,517	\$ (21,822)	\$ (56,452) Total Savings(-)
4.7% Smart Plan Option #3					
\$3300/\$6600 Deductible	HSA Contribution \$1250/\$2500				
Total General Fund		\$ 554,656	\$ 74,104	\$ 51,407	
Grand Total All Funds		\$ 943,107	\$ 126,292	\$ 88,530	
Difference from existing plan					
	General Fund	\$ (51,581)	\$ 44,463	\$ (12,852)	\$ (19,970) Total Savings(-)
	All Funds	\$ (85,147)	\$ 75,775	\$ (21,822)	\$ (31,194) Total Savings(-)