



**Village of Royal Palm Beach**  
**MONTHLY Premium Rate Schedule - Health Insurance Program**  
**10/01/21 – 9/30/22**



**SECTION #1. INSURANCE PREMIUMS - Medical and Dental Monthly Premiums**

**Health Insurance - The Village will pay 90% of the Mthly Premium EE Only, all other tiers is 80%**  
 Our Health Insurance Plan is a High Deductible - Open Access - with a H.S.A. Bank Acct



<i>CIGNA H.S.A. PLAN</i>		Village Cost	EE Mthly Cost	EE Bi Wkly Cost	Ded/Village Contribution
Single	\$889.34	\$800.41	\$88.93	\$44.47	\$3,000/\$2,000
EE/Spouse	\$1,617.69	\$1,294.15	\$323.54	\$161.77	\$6,000/\$4,000
EE/Child(ren)	\$1,469.24	\$1,175.39	\$293.85	\$146.92	\$6,000/\$4,000
Family	\$2,476.21	\$1,980.97	\$495.24	\$247.62	\$6,000/\$4,000



**Dental Insurance - The Village will pay 80% of the DHMO Plan**

***CIGNA FAOV7 DHMO Plan* (You must select a primary dentist and stay within the network)**

	Mthly Cost	EE Cost	EE Bi Weekly	Village Contribution
Single Employee	\$20.67	\$4.13	\$2.07	\$16.54
Employee +1	\$40.77	\$8.15	\$4.08	\$32.62
Family	\$61.15	\$12.23	\$6.12	\$48.92

OR

***CIGNA PPO CY Plan* (You select any dentist you like regardless of network)**

	Mthly Cost	EE Cost	EE Bi Weekly	Village Contribution
Single Employee	\$53.71	\$37.17	\$18.59	\$16.54
Employee +1	\$125.91	\$93.29	\$46.65	\$32.62
Family	\$188.86	\$139.94	\$69.97	\$48.92

**SECTION #2. REBATE PROGRAM - Paid each paycheck, except for months with 3 checks**

No Coverage/Dental only	\$88.94 (\$177.87/month)
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**SECTION #3. VOLUNTARY BENEFITS - Paid by the Employee with No Village Contribution**



**VISION INSURANCE**

CIGNA Vision	Mthly Cost	Bi Weekly
Single	\$8.32	\$4.16
EE + Spouse	\$16.63	\$8.32
EE + Children	\$16.80	\$8.40
Family	\$26.48	\$13.24

**LIFE INSURANCE - Group Paid and Voluntary**

**The Village pays 100% premium for a \$30,000 policy or 1 x annual salary, which ever is greater.**  
**Employees can purchase additional life insurance via payroll contribution from CIGNA**