

## AGENDA SUMMARY ITEM

### Agenda Item #: C - 5

**Agenda Item:** Approval and authorization for the Village Manager to enter into renewal contracts with Call a Doctor Plus, CIGNA Healthcare to provide Health, Dental and Vision, New York Life for Life/Disability Insurance, and AETNA Resources for Living for EAP for the employees of the Village of Royal Palm Beach.

Risk Strategies dba The Gehring Group, the Village's agent of record, prepared on behalf of the Village a summary of all healthcare renewals to be effective for the period from October 1, 2025 through September 30, 2026.

### Health Insurance

#### Company

CIGNA

#### Renewal

3.0% rate change in Premium

CIGNA will keep the plan as it currently is with no changes to level of coverage.

Call a Doctor (Teladoc) - A web based, interactive health related service to provide consultation to employees at no charge. A renewal at a cost of \$5.75 per month per member inclusive of 5 additional family dependents for fiscal year 2025-2026.

### Dental Insurance

Dental Insurance will be provided through CIGNA. Both the Dental HMO and PPO plans increase rates by 2.5%.

### Life Insurance, AD&D, LTD, STD & EAP

New York Life will continue to be our contract for Group Life, Accidental Death and Dismemberment, Long Term Disability (LTD), and STD ASO/ATP (Administrative Services Only/Advice to Pay). The Village is in year 2 of a 3 year rate guarantee which expires on September 30, 2027, therefore there will be no rate increase. NY Life is also committing to another true open enrollment which will allow employees, spouses and children to sign up for Voluntary Life with guaranteed issue.

Horizon Health (AETNA), the Village's Employee Assistance carrier will renew at a 0% rate increase for a three year contract with expiration date of September 30, 2028.

### Vision Insurance

Vision Insurance will be provided through CIGNA. Vision contract will have a 2.5% rate increase.

### Recommended Action:

Staff recommends Council approve the award of the renewal contract with Call A Doctor, an interactive web based medical service plan, and renewal contract to Cigna Healthcare, HDHP Current Plan with a 3.0% rate change to provide the HDHP health insurance plan for the employees of the Village of Royal Palm Beach with the Village funding 66.67% of the deductible in a Health Savings Account/Health Reimbursement Account, Cigna Dental, New York Life, LTD, ASO/ATP STD, AD&D, and AETNA Resources for Living for the Employee Assistance Program.

Attached hereto for further review is a total cost analysis as provided by the Gehring Group for the health insurance coverage discussed above.

Initiator	Village Manager Approval	Agenda Date	Village Council Action
Monika Bowles Dir of HR and Risk & Sharon Almeida Finance Director		07/17/25	

Village of Royal Palm Beach  
Employee Benefits Executive Cost Summary  
Effective Date: October 1, 2025



FINAL SOLD

COVERAGE		CURRENT	RENEWAL				
HEALTH		CIGNA Healthcare	CIGNA Healthcare	ER Monthly Cost	ER Bi Wkly Cost (24)	EE Monthly Cost	EE Bi Wkly Cost (24)
HSA Plan		Expires 9/30/2025	Expires 9/30/2026				
Employee	50	\$1,019.14	\$1,049.71	\$944.74	\$472.37	\$104.97	\$52.49
Employee + Spouse	17	\$1,853.84	\$1,909.46	\$1,527.57	\$763.79	\$381.89	\$190.95
Employee + Child(ren)	8	\$1,683.70	\$1,734.21	\$1,387.37	\$693.69	\$346.84	\$173.42
Employee + Family	16	\$2,837.68	\$2,922.81	\$2,338.25	\$1,169.13	\$584.56	\$292.28
ANNUAL PREMIUM	91	\$1,696,137	\$1,747,020				
\$ INCREASE		N/A	\$50,882				
% INCREASE		N/A	3.0%				
DENTAL		CIGNA Healthcare	CIGNA Healthcare	ER Monthly Cost	ER Bi Wkly Cost (24)	EE Monthly Cost	EE Bi Wkly Cost (24)
PPO		Expires 9/30/2025	Expires 9/30/2026				
Employee	8	\$55.32	\$56.70	\$17.46	\$8.73	\$39.24	\$19.62
Employee + One	11	\$129.69	\$132.93	\$34.43	\$17.22	\$98.50	\$49.25
Employee + Family	4	\$194.53	\$199.39	\$51.64	\$25.82	\$147.75	\$73.88
Managed Dental		Expires 9/30/2025	Expires 9/30/2026				
Employee	31	\$21.29	\$21.82	\$17.46	\$8.73	\$4.36	\$2.18
Employee + One	15	\$41.99	\$43.04	\$34.43	\$17.22	\$8.61	\$4.31
Employee + Family	17	\$62.98	\$64.55	\$51.64	\$25.82	\$12.91	\$6.46
ANNUAL PREMIUM	86	\$60,093	\$61,593				
\$ INCREASE		N/A	\$1,500				
% INCREASE		N/A	2.5%				
VISION		CIGNA Healthcare	CIGNA Healthcare	ER Monthly Cost	ER Bi Wkly Cost (24)	EE Monthly Cost	EE Bi Wkly Cost (24)
		Expires 9/30/2025	Expires 9/30/2026				
Employee	24	\$8.32	\$8.53	\$0.00	\$0.00	\$8.53	\$4.27
Employee + Spouse	12	\$16.63	\$17.05	\$0.00	\$0.00	\$17.05	\$8.53
Employee + Child(ren)	5	\$16.80	\$17.22	\$0.00	\$0.00	\$17.22	\$8.61
Employee + Family	10	\$26.48	\$27.14	\$0.00	\$0.00	\$27.14	\$13.57
ANNUAL PREMIUM	51	\$8,976	\$9,202				
\$ INCREASE		N/A	\$225				
% INCREASE		N/A	2.5%				
LIFE		New York Life	New York Life				
		Expires 9/30/2027	Expires 9/30/2027				
Life Rate / \$1,000		\$0.270	\$0.270				
AD&D Rate / \$1,000		\$0.026	\$0.026				
Life Volume		\$8,528,400	\$8,528,400				
AD&D Volume		\$8,528,400	\$8,528,400				
ANNUAL PREMIUM		\$30,293	\$30,293				
\$ INCREASE		N/A	\$0				
% INCREASE		N/A	0.0%				
SHORT TERM DISABILITY		New York Life	New York Life				
		Expires 9/30/2027	Expires 9/30/2027				
Administration Fee	108	\$2.71	\$2.71				
ANNUAL PREMIUM		\$3,512	\$3,512				
\$ INCREASE		N/A	\$0				
% INCREASE		N/A	0.0%				
LONG TERM DISABILITY		New York Life	New York Life				
		Expires 9/30/2027	Expires 9/30/2027				
Rate / \$100		\$0.380	\$0.380				
Long Term Disability Volume		\$641,042	\$641,042				
ANNUAL PREMIUM		\$29,232	\$29,232				
\$ INCREASE		N/A	\$0				
% INCREASE		N/A	0.0%				
EMPLOYEE ASSISTANCE PROGRAM		Aetna Resources for Living	Aetna Resources for Living				
		Expires 9/30/2025	Expires 9/30/2028				
Rate / PEPM	110	\$2.32	\$2.32				
ANNUAL PREMIUM		\$3,062	\$3,062				
\$ INCREASE		N/A	\$0				
% INCREASE		N/A	0.0%				
TOTAL PROGRAM SUMMARY		Total	Total				
TOTAL MONTHLY PREMIUM		\$152,609	\$156,993				
TOTAL ANNUAL PREMIUM		\$1,831,306	\$1,883,913				
\$ INCREASE		N/A	\$52,608				
% INCREASE		N/A	2.9%				