

## AGENDA SUMMARY ITEM

**Agenda Item #: C - 6**

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

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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 October 1, 2022, through September 30, 2023.

**Health Insurance**

**Company**

CIGNA

**Renewal**

6.5% rate change

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 \$5.25 per month per member inclusive of 5 additional family dependents for fiscal year 2022-2023.

**Dental Insurance**

Dental Insurance will be provided through CIGNA. Dental contract is in year 2 of a 2 year rate guarantee, good through September 30, 2023.

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

New York Life will be our contract for Group Life, and Accidental Death and Dismemberment, and Long Term Disability (LTD), STD ASO/ATP (Administrative Services Only/Advice to Pay) under a renewal contract with 0% increase in life, and a 0% annual increase in LTD, effective until September 30, 2024.

Horizon Health (AETNA), the Village's Employee Assistance carrier, a new three year rate guarantee contract which will expire on September 30, 2025, with a 0% increase.

**Vision Insurance**

Vision Insurance will be provided through CIGNA. Vision contract is in year 2 of a 2 year rate guarantee, good through September 30, 2023.

**Recommended Action:**

Staff recommends Council approve the award of the contract with Call A Doctor, an interactive web based medical service plan, and renewal contract to Cigna Healthcare, HDHP Current Plan with a 6.5% 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 Horizon Health 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 Stanley G, Hochman Finance Director		08/18/22	

Village of Royal Palm Beach  
Employee Benefits Executive Cost Summary  
Effective Date: October 1, 2022

COVERAGE		CURRENT	RENEWAL
<b>HEALTH</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>
<b>HSA Plan</b>		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2023</i>
Employee	52	\$889.34	\$946.78
Employee + Spouse	15	\$1,617.69	\$1,722.17
Employee + Child(ren)	8	\$1,469.24	\$1,564.13
Employee + Family	20	\$2,476.21	\$2,636.13
<b>ANNUAL PREMIUM</b>	<b>95</b>	<b>\$1,581,469.80</b>	<b>\$1,683,609.00</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$102,139.20</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>6.5%</b>
<b>DENTAL</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>
<b>PPO</b>		<i>Expires 9/30/2023</i>	<i>Expires 9/30/2023</i>
Employee	14	\$53.71	\$53.71
Employee + One	7	\$125.91	\$125.91
Employee + Family	2	\$188.86	\$188.86
<b>Managed Dental</b>		<i>Expires 9/30/2023</i>	<i>Expires 9/30/2023</i>
Employee	26	\$20.67	\$20.67
Employee + One	14	\$40.77	\$40.77
Employee + Family	27	\$61.15	\$61.15
<b>ANNUAL PREMIUM</b>	<b>90</b>	<b>\$57,243.36</b>	<b>\$57,243.36</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>VISION</b>		<b>CIGNA Healthcare</b>	<b>CIGNA Healthcare</b>
		<i>Expires 9/30/2023</i>	<i>Expires 9/30/2023</i>
Employee	24	\$8.32	\$8.32
Employee + Spouse	7	\$16.63	\$16.63
Employee + Child(ren)	3	\$16.80	\$16.80
Employee + Family	10	\$26.48	\$26.48
<b>ANNUAL PREMIUM</b>	<b>44</b>	<b>\$7,575.48</b>	<b>\$7,575.48</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>LIFE</b>		<b>New York Life</b>	<b>New York Life</b>
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2024</i>
Life Rate / \$1,000		\$0.270	\$0.270
AD&D Rate / \$1,000		\$0.026	\$0.026
Life Volume		\$5,091,640	\$5,091,640
AD&D Volume		\$5,091,640	\$5,091,640
<b>ANNUAL PREMIUM</b>		<b>\$18,085.51</b>	<b>\$18,085.51</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>SHORT TERM DISABILITY</b>		<b>New York Life</b>	<b>New York Life</b>
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2024</i>
Administration Fee	114	\$2.71	\$2.71
<b>ANNUAL PREMIUM</b>		<b>\$3,707.28</b>	<b>\$3,707.28</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>LONG TERM DISABILITY</b>		<b>New York Life</b>	<b>New York Life</b>
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2024</i>
Rate / \$100		\$0.380	\$0.380
Long Term Disability Volume		\$414,216	\$414,216
<b>ANNUAL PREMIUM</b>		<b>\$18,888.25</b>	<b>\$18,888.25</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>		<b>Aetna Resources for Living</b>	<b>Aetna Resources for Living</b>
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2025</i>
Rate / PEPM	112	\$2.32	\$2.32
<b>MONTHLY PREMIUM</b>		<b>\$259.84</b>	<b>\$259.84</b>
<b>ANNUAL PREMIUM</b>		<b>\$3,118.08</b>	<b>\$3,118.08</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$0.00</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>0.0%</b>
<b>TOTAL PROGRAM SUMMARY</b>		<b>Total</b>	<b>Total</b>
<b>TOTAL MONTHLY PREMIUM</b>		<b>\$140,840.65</b>	<b>\$149,352.25</b>
<b>TOTAL ANNUAL PREMIUM</b>		<b>\$1,690,087.75</b>	<b>\$1,792,226.95</b>
<b>\$ INCREASE</b>		<b>N/A</b>	<b>\$102,139.20</b>
<b>% INCREASE</b>		<b>N/A</b>	<b>6.0%</b>