

AGENDA SUMMARY ITEM

Agenda Item #: C - 5

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, and New York Life (formerly CIGNA) for Life/Disability Insurance for the employees of the Village of Royal Palm Beach.

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, 2021, through September 30, 2022.

Health Insurance

Company

CIGNA

Renewal

0% rate change

Call a Doctor (Teladoc) - A web based, interactive health related service to provide consultation to employees at no charge. A decreased renewal at a cost of \$4.50 per month per member inclusive of 5 additional family dependents for fiscal year 2021-2022.

Dental Insurance

Dental Insurance will be provided through CIGNA. Dental Renewal for both DHMO and DPPO is 4.5% with a two (2) year rate guarantee effective September 1, 2021.

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) under a renewal contract with 0% increase in life, and a 0% annual increase in LTD, effective until September 30, 2022.

New York Life will be the ASO/ATP (Administrative Services Only/Advice to Pay) for STD self-administered benefits at an annual renewal contract with a 0% increase.

Horizon Health (AETNA), the Village's Employee Assistance carrier, is in year three of a three year rate guarantee contract which will expire on September 30, 2022. Therefore, it will renew with a 0% increase.

Vision Insurance

CIGNA will be the Vision carrier with 3.0% increase renewal. This rate will be a rate guarantee for two (2) years starting October 1, 2021.

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 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 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		08/19/21	

Village of Royal Palm Beach
Employee Benefits Executive Cost Summary
Effective Date: October 1, 2021



COVERAGE		CURRENT	RENEWAL
HEALTH		CIGNA Healthcare	CIGNA Healthcare
HSA Plan		<i>Expires 9/30/2021</i>	<i>Expires 9/30/2022</i>
Employee	47	\$889.34	\$889.34
Employee + Spouse	15	\$1,617.69	\$1,617.69
Employee + Child(ren)	8	\$1,469.24	\$1,469.24
Employee + Family	21	\$2,476.21	\$2,476.21
ANNUAL PREMIUM	91	\$1,557,823.92	\$1,557,823.92
\$ INCREASE		N/A	\$0.00
% INCREASE		N/A	0.0%
DENTAL		CIGNA Healthcare	CIGNA Healthcare
PPO		<i>Expires 9/30/2021</i>	<i>Expires 9/30/2023</i>
Employee	15	\$51.40	\$53.71
Employee + One	5	\$120.49	\$125.91
Employee + Family	3	\$180.73	\$188.86
Managed Dental		<i>Expires 9/30/2021</i>	<i>Expires 9/30/2023</i>
Employee	30	\$19.78	\$20.67
Employee + One	17	\$39.02	\$40.77
Employee + Family	23	\$58.52	\$61.15
ANNUAL PREMIUM	93	\$54,220.08	\$56,657.04
\$ INCREASE		N/A	\$2,436.96
% INCREASE		N/A	4.5%
VISION		CIGNA Healthcare	CIGNA Healthcare
		<i>Expires 9/30/2021</i>	<i>Expires 9/30/2023</i>
Employee	23	\$8.08	\$8.32
Employee + Spouse	7	\$16.15	\$16.63
Employee + Child(ren)	3	\$16.31	\$16.80
Employee + Family	9	\$25.71	\$26.48
ANNUAL PREMIUM	42	\$6,950.52	\$7,157.88
\$ INCREASE		N/A	\$207.36
% INCREASE		N/A	3.0%
LIFE		New York Life (Formerly CIGNA)	New York Life (Formerly CIGNA)
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2022</i>
Life Rate / \$1,000		\$0.270	\$0.270
AD&D Rate / \$1,000		\$0.026	\$0.026
Life Volume		\$6,681,400	\$6,681,400
AD&D Volume		\$6,280,850	\$6,280,850
ANNUAL PREMIUM		\$23,607.36	\$23,607.36
\$ INCREASE		N/A	\$0.00
% INCREASE		N/A	0.0%
SHORT TERM DISABILITY		New York Life (Formerly CIGNA)	New York Life (Formerly CIGNA)
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2022</i>
Administration Fee	109	\$2.71	\$2.71
ANNUAL PREMIUM		\$3,544.68	\$3,544.68
\$ INCREASE		N/A	\$0.00
% INCREASE		N/A	0.0%
LONG TERM DISABILITY		New York Life (Formerly CIGNA)	New York Life (Formerly CIGNA)
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2022</i>
Rate / \$100		\$0.38	\$0.38
Long Term Disability Volume		\$527,349	\$527,349
ANNUAL PREMIUM		\$24,047.10	\$24,047.10
\$ INCREASE		N/A	\$0.00
% INCREASE		N/A	0.0%
EMPLOYEE ASSISTANCE PROGRAM		Aetna Resources for Living	Aetna Resources for Living
		<i>Expires 9/30/2022</i>	<i>Expires 9/30/2022</i>
Rate / PEPM	91	\$2.32	\$2.32
MONTHLY PREMIUM		\$211.12	\$211.12
ANNUAL PREMIUM		\$2,533.44	\$2,533.44
\$ INCREASE		N/A	\$0.00
% INCREASE		N/A	0.0%
TOTAL PROGRAM SUMMARY		Total	Total
TOTAL MONTHLY PREMIUM		\$139,393.93	\$139,614.29
TOTAL ANNUAL PREMIUM		\$1,672,727.10	\$1,675,371.42
\$ INCREASE		N/A	\$2,644.32
% INCREASE		N/A	0.2%