

Village of Wellington  
Employee Benefits Executive Cost Summary  
Effective Date: January 1, 2022



COVERAGE	CURRENT			FINAL SOLD			
	CIGNA HealthCare			CIGNA HealthCare			
<b>HEALTH</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>OPEN ACCESS PLUS</b>							
Employee	122	\$870.69	\$827.16	\$43.53	\$931.63	\$885.05	\$46.58
EE+Spouse	40	\$1,867.84	\$1,494.27	\$373.57	\$1,998.68	\$1,598.94	\$399.74
EE+Child(ren)	53	\$1,614.17	\$1,372.04	\$242.13	\$1,727.24	\$1,468.15	\$259.09
EE+Family	80	\$2,611.30	\$2,089.04	\$522.26	\$2,794.29	\$2,235.43	\$558.86
<b>ANNUAL PREMIUM</b>	<b>295</b>	<b>\$5,704,713.48</b>	<b>\$4,806,304.91</b>	<b>\$898,408.57</b>	<b>\$6,104,315.76</b>	<b>\$5,142,966.98</b>	<b>\$961,348.78</b>
\$ INCREASE		N/A	N/A	N/A	\$399,602.28	\$336,662.07	\$62,940.21
% INCREASE		N/A	N/A	N/A	7.0%	7.0%	7.0%
<b>DENTAL</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>DIRECT ASSIGNMENT/Base DPPO</b>							
Employee	54	\$56.78	\$53.10	\$3.68	\$56.78	\$53.10	\$3.68
EE+Spouse	22	\$89.01	\$74.93	\$14.08	\$89.01	\$74.93	\$14.08
EE+Child(ren)	14	\$104.36	\$85.34	\$19.02	\$104.36	\$85.34	\$19.02
EE+Family	42	\$119.71	\$95.73	\$23.98	\$119.71	\$95.73	\$23.98
<b>DIRECT ASSIGNMENT/ Buy-Up DPPO</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
Employee	52	\$67.79	\$53.10	\$14.69	\$67.79	\$53.10	\$14.69
EE+Spouse	31	\$106.27	\$74.93	\$31.34	\$106.27	\$74.93	\$31.34
EE+Child(ren)	28	\$124.60	\$85.34	\$39.26	\$124.60	\$85.34	\$39.26
EE+Family	50	\$142.92	\$95.73	\$47.19	\$142.92	\$95.73	\$47.19
<b>ANNUAL PREMIUM</b>	<b>298</b>	<b>\$354,792.00</b>	<b>\$269,639.76</b>	<b>\$85,152.24</b>	<b>\$354,792.00</b>	<b>\$269,639.76</b>	<b>\$85,152.24</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>VISION</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>Humana</b>							
Employee	117	\$3.74	\$3.74	\$0.00	\$3.74	\$3.74	\$0.00
EE+Spouse	57	\$7.46	\$5.90	\$1.56	\$7.46	\$5.90	\$1.56
EE+Child(ren)	38	\$13.80	\$9.56	\$4.24	\$13.80	\$9.56	\$4.24
EE+Family	82	\$17.52	\$11.72	\$5.80	\$17.52	\$11.72	\$5.80
<b>ANNUAL PREMIUM</b>	<b>299</b>	<b>\$34,937.28</b>	<b>\$25,881.60</b>	<b>\$9,055.68</b>	<b>\$34,937.28</b>	<b>\$25,881.60</b>	<b>\$9,055.68</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>HRA FUNDING</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>CIGNA Healthcare</b>							
Employee Only	117	\$1,500.00	\$1,500.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00
Employee + Dependent(s)	172	\$3,000.00	\$3,000.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00
<b>ANNUAL COST</b>	<b>289</b>	<b>\$691,500.00</b>	<b>\$691,500.00</b>	<b>\$0.00</b>	<b>\$691,500.00</b>	<b>\$691,500.00</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>HRA / FSA ADMINISTRATION</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>CIGNA HealthCare / Chard Snyder</b>							
HRA Administration	145	\$5.00	\$5.00	\$0.00	\$5.00	\$5.00	\$0.00
FSA Administration	73	\$4.75	\$4.75	\$0.00	\$4.75	\$4.75	\$0.00
<b>ANNUAL PREMIUM</b>	<b>218</b>	<b>\$12,861.00</b>	<b>\$12,861.00</b>	<b>\$0.00</b>	<b>\$12,861.00</b>	<b>\$12,861.00</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>LIFE</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>CIGNA Group Benefits</b>							
Life Rate		\$0.175	\$0.175	\$0.00	\$0.175	\$0.175	\$0.00
AD&D Rate		\$0.025	\$0.025	\$0.00	\$0.025	\$0.025	\$0.00
Total Life and AD&D		\$0.200	\$0.200	\$0.00	\$0.200	\$0.200	\$0.00
Life Volume		\$31,949,590	\$31,949,590	\$31,949,590	\$31,949,590	\$31,949,590	\$31,949,590
<b>ANNUAL PREMIUM</b>	<b>218</b>	<b>\$76,679.02</b>	<b>\$76,679.02</b>	<b>\$0.00</b>	<b>\$76,679.02</b>	<b>\$76,679.02</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>LONG TERM DISABILITY</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>CIGNA Group Benefits</b>							
LTD Rate		\$0.33	\$0.33	\$0.00	\$0.33	\$0.33	\$0.00
LTD Volume		\$1,533,397	\$1,533,397	\$1,533,397	\$1,533,397	\$1,533,397	\$1,533,397
<b>ANNUAL PREMIUM</b>	<b>218</b>	<b>\$60,722.52</b>	<b>\$60,722.52</b>	<b>\$0.00</b>	<b>\$60,722.52</b>	<b>\$60,722.52</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>SHORT TERM DISABILITY</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>CIGNA Group Benefits</b>							
STD Rate		\$0.38	\$0.38	\$0.00	\$0.38	\$0.38	\$0.00
STD Volume		\$234,383	\$234,383	\$234,383	\$234,383	\$234,383	\$234,383
<b>ANNUAL PREMIUM</b>	<b>218</b>	<b>\$106,878.73</b>	<b>\$106,878.73</b>	<b>\$0.00</b>	<b>\$106,878.73</b>	<b>\$106,878.73</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	\$0.00	\$0.00	\$0.00
% INCREASE		N/A	N/A	N/A	0.0%	0.0%	0.0%
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>Aetna Resources for Living</b>							
EAP Rate	417	\$2.66	\$2.66	\$0.00	\$2.38	\$2.38	\$0.00
<b>ANNUAL PREMIUM</b>	<b>417</b>	<b>\$13,310.64</b>	<b>\$13,310.64</b>	<b>\$0.00</b>	<b>\$11,909.52</b>	<b>\$11,909.52</b>	<b>\$0.00</b>
\$ INCREASE		N/A	N/A	N/A	-\$1,401.12	-\$1,401.12	\$0.00
% INCREASE		N/A	N/A	N/A	-10.5%	-10.5%	0.0%
<b>SUMMARY</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	<b>Total</b>	<b>Employer</b>	<b>Employee</b>	
<b>TOTAL ANNUAL PREMIUM</b>	<b>2,985</b>	<b>\$7,056,394.67</b>	<b>\$6,063,778.18</b>	<b>\$992,616.49</b>	<b>\$7,454,595.83</b>	<b>\$6,399,039.13</b>	<b>\$1,055,556.70</b>
\$ INCREASE		N/A	N/A	N/A	\$398,201.16	\$335,260.95	\$62,940.21
% INCREASE		N/A	N/A	N/A	5.6%	5.5%	6.3%