

Wellington Employee Benefits Executive Cost Summary
Effective Date: January 1, 2016

COVERAGE		CURRENT			RENEWAL		
HEALTH		CIGNA HealthCare			CIGNA HealthCare		
		Total	Employer	Employee	Total	Employer	Employee
Employee	117	\$634.19	\$609.19	\$25.00	\$740.14	\$715.14	\$25.00
EE+Spouse	39	\$1,356.60	\$1,124.60	\$232.00	\$1,587.41	\$1,355.41	\$232.00
EE+Child(ren)	54	\$1,172.83	\$996.83	\$176.00	\$1,371.88	\$1,195.88	\$176.00
EE+Family	74	\$1,895.22	\$1,495.22	\$400.00	\$2,219.12	\$1,819.12	\$400.00
MONTHLY PREMIUM		\$330,686.73	\$279,609.73	\$51,077.00	\$386,801.77	\$335,724.77	\$51,077.00
ANNUAL PREMIUM		\$3,968,240.76	\$3,355,316.76	\$612,924.00	\$4,641,621.24	\$4,028,697.24	\$612,924.00
\$ INCREASE		N/A	N/A	N/A	\$673,380.48	\$673,380.48	\$0.00
% INCREASE		N/A	N/A	N/A	17.0%	20.1%	0.0%
DENTAL		Dental Decisions			Dental Decisions		
		Total	Employer	Employee	Total	Employer	Employee
Employee	104	\$54.30	\$54.30	\$0.00	\$54.30	\$54.30	\$0.00
EE+Spouse	41	\$85.12	\$76.81	\$8.31	\$85.12	\$76.81	\$8.31
EE+Child(ren)	38	\$99.80	\$87.54	\$12.26	\$99.80	\$87.54	\$12.26
EE+Family	102	\$114.48	\$98.26	\$16.22	\$114.48	\$98.26	\$16.22
MONTHLY COST		\$24,606.48	\$22,145.45	\$2,461.03	\$24,606.48	\$22,145.45	\$2,461.03
ANNUAL COST		\$295,277.76	\$265,745.40	\$29,532.36	\$295,277.76	\$265,745.40	\$29,532.36
\$ 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%
VISION		Humana			Humana		
		Total	Employer	Employee	Total	Employer	Employee
Employee	116	\$3.74	\$3.74	\$0.00	\$3.74	\$3.74	\$0.00
EE+Spouse	60	\$7.46	\$5.90	\$1.56	\$7.46	\$5.90	\$1.56
EE+Child(ren)	32	\$13.80	\$9.56	\$4.24	\$13.80	\$9.56	\$4.24
EE+Family	78	\$17.52	\$11.72	\$5.80	\$17.52	\$11.72	\$5.80
MONTHLY COST		\$2,689.60	\$2,007.92	\$681.68	\$2,689.60	\$2,007.92	\$681.68
ANNUAL COST		\$32,275.20	\$24,095.04	\$8,180.16	\$32,275.20	\$24,095.04	\$8,180.16
\$ 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%
HRA FUNDING		Benefits Workshop			Chard Snyder		
		Total	Employer	Employee	Total	Employer	Employee
Benefit Eligible Employees	286	\$1,037.00	\$1,037.00	\$0.00	\$1,065.00	\$1,065.00	\$0.00
ANNUAL COST		\$296,582.00	\$296,582.00	\$0.00	\$304,590.00	\$304,590.00	\$0.00
\$ INCREASE		N/A	N/A	N/A	\$8,008.00	\$8,008.00	\$0.00
% INCREASE		N/A	N/A	N/A	2.7%	2.7%	0.0%
HRA / FSA ADMINISTRATION		Benefits Workshop			Chard Snyder		
		Total	Employer	Employee	Total	Employer	Employee
HRA Administration	286	\$7.00	\$7.00	\$0.00	\$5.00	\$5.00	\$0.00
FSA Administration	42	\$6.00	\$6.00	\$0.00	\$4.75	\$4.75	\$0.00
MONTHLY PREMIUM		\$2,254.00	\$2,254.00	\$0.00	\$1,629.50	\$1,629.50	\$0.00
ANNUAL PREMIUM		\$27,048.00	\$27,048.00	\$0.00	\$19,554.00	\$19,554.00	\$0.00
\$ INCREASE		N/A	N/A	N/A	-\$7,494.00	-\$7,494.00	\$0.00
% INCREASE		N/A	N/A	N/A	-27.7%	-27.7%	0.0%
LIFE		CIGNA Group Benefits			CIGNA Group Benefits		
		Total	Employer	Employee	Total	Employer	Employee
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		\$27,013,800.00	\$27,013,800.00	\$0.00	\$27,013,800.00	\$27,013,800.00	\$0.00
MONTHLY PREMIUM		\$5,402.76	\$5,402.76	\$0.00	\$5,402.76	\$5,402.76	\$0.00
ANNUAL PREMIUM		\$64,833.12	\$64,833.12	\$0.00	\$64,833.12	\$64,833.12	\$0.00
\$ 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%
LONG TERM DISABILITY		CIGNA Group Benefits			CIGNA Group Benefits		
		Total	Employer	Employee	Total	Employer	Employee
LTD Rate		\$0.33	\$0.33	\$0.00	\$0.33	\$0.33	\$0.00
LTD Volume		\$1,303,465.00	\$1,303,465.00	\$0.00	\$1,303,465.00	\$1,303,465.00	\$0.00
MONTHLY PREMIUM		\$4,301.43	\$4,301.43	\$0.00	\$4,301.43	\$4,301.43	\$0.00
ANNUAL PREMIUM		\$51,617.21	\$51,617.21	\$0.00	\$51,617.21	\$51,617.21	\$0.00
\$ 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%
SHORT TERM DISABILITY		CIGNA Group Benefits			CIGNA Group Benefits		
		Total	Employer	Employee	Total	Employer	Employee
STD Rate		\$0.38	\$0.38	\$0.00	\$0.38	\$0.38	\$0.00
STD Volume		\$199,763.00	\$199,763.00	\$0.00	\$199,763.00	\$199,763.00	\$0.00
MONTHLY PREMIUM		\$7,590.99	\$7,590.99	\$0.00	\$7,590.99	\$7,590.99	\$0.00
ANNUAL PREMIUM		\$91,091.93	\$91,091.93	\$0.00	\$91,091.93	\$91,091.93	\$0.00
\$ 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%
EMPLOYEE ASSISTANCE PROGRAM		Horizon Health			Horizon Health		
		Total	Employer	Employee	Total	Employer	Employee
EAP Rate	345	\$2.58	\$2.58	\$0.00	\$2.66	\$2.66	\$0.00
MONTHLY PREMIUM		\$890.10	\$890.10	\$0.00	\$917.70	\$917.70	\$0.00
ANNUAL PREMIUM		\$10,681.20	\$10,681.20	\$0.00	\$11,012.40	\$11,012.40	\$0.00
\$ INCREASE		N/A	N/A	N/A	\$331.20	\$331.20	\$0.00
% INCREASE		N/A	N/A	N/A	3.1%	3.1%	0.0%
SUMMARY		Total	Employer	Employee	Total	Employer	Employee
TOTAL ANNUAL PREMIUM		\$4,837,647.18	\$4,187,010.66	\$650,636.52	\$5,511,872.86	\$4,861,236.34	\$650,636.52
\$ INCREASE		N/A	N/A	N/A	\$674,225.68	\$674,225.68	\$0.00
% INCREASE		N/A	N/A	N/A	13.9%	16.1%	0.0%