

Village of Wellington
Employee Benefits Executive Cost Summary
Effective Date: January 1, 2019

COVERAGE		CURRENT			RENEWAL (ALT #2)		
HEALTH		CIGNA HealthCare			CIGNA HealthCare		
OPEN ACCESS PLUS		Total	Employer	Employee	Total	Employer	Employee
Employee	128	\$840.30	\$812.87	\$27.43	\$764.01	\$736.58	\$27.43
EE+Spouse	33	\$1,803.32	\$1,548.70	\$254.62	\$1,638.26	\$1,383.64	\$254.62
EE+Child(ren)	55	\$1,558.34	\$1,365.19	\$193.15	\$1,415.86	\$1,222.71	\$193.15
EE+Family	84	\$2,521.33	\$2,082.28	\$439.05	\$2,290.10	\$1,851.05	\$439.05
ANNUAL PREMIUM ⁽¹⁾	300	\$5,574,820.56	\$4,861,823.19	\$712,997.37	\$5,065,158.72	\$4,352,161.35	\$712,997.37
\$ INCREASE		N/A	N/A	N/A	-\$509,661.84	-\$509,661.84	\$0.00
% INCREASE		N/A	N/A	N/A	-9.1%	-10.5%	0.0%
DENTAL		Dental Decisions			CIGNA Healthcare		
DIRECT ASSIGNMENT/DPPO		Total	Employer	Employee	Total	Employer	Employee
Employee	112	\$61.66	\$57.98	\$3.68	\$56.78	\$53.10	\$3.68
EE+Spouse	49	\$96.66	\$82.58	\$14.08	\$89.02	\$74.94	\$14.08
EE+Child(ren)	37	\$113.33	\$94.31	\$19.02	\$104.37	\$85.35	\$19.02
EE+Family	109	\$130.00	\$106.02	\$23.98	\$119.72	\$95.74	\$23.98
ANNUAL PREMIUM	307	\$360,065.64	\$307,029.96	\$53,035.68	\$331,590.12	\$278,554.44	\$53,035.68
\$ INCREASE		N/A	N/A	N/A	-\$28,475.52	-\$28,475.52	\$0.00
% INCREASE		N/A	N/A	N/A	-7.9%	-9.3%	0.0%
VISION		Humana			Humana		
		Total	Employer	Employee	Total	Employer	Employee
Employee	124	\$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)	35	\$13.80	\$9.56	\$4.24	\$13.80	\$9.56	\$4.24
EE+Family	86	\$17.52	\$11.72	\$5.80	\$17.52	\$11.72	\$5.80
ANNUAL PREMIUM	302	\$34,544.40	\$25,710.96	\$8,833.44	\$34,544.40	\$25,710.96	\$8,833.44
\$ 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		Chard Snyder			CIGNA HealthCare		
		Total	Employer	Employee	Total	Employer	Employee
Employee Only	128	\$1,113.00	\$1,113.00	\$0.00	\$2,000.00	\$2,000.00	\$0.00
Employee + Dependent(s)	172	\$1,113.00	\$1,113.00	\$0.00	\$4,000.00	\$4,000.00	\$0.00
ANNUAL COST	300	\$333,900.00	\$333,900.00	\$0.00	\$944,000.00	\$944,000.00	\$0.00
\$ INCREASE		N/A	N/A	N/A	\$610,100.00	\$610,100.00	\$0.00
% INCREASE		N/A	N/A	N/A	182.7%	182.7%	0.0%
HRA / FSA ADMINISTRATION		Chard Snyder			CIGNA HealthCare / Chard Snyder		
		Total	Employer	Employee	Total	Employer	Employee
HRA Administration	300	\$5.00	\$5.00	\$0.00	\$5.00	\$5.00	\$0.00
FSA Administration	43	\$4.75	\$4.75	\$0.00	\$4.75	\$4.75	\$0.00
ANNUAL PREMIUM		\$20,451.00	\$20,451.00	\$0.00	\$20,451.00	\$20,451.00	\$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%
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		\$31,185,960.00	\$31,185,960.00	\$31,185,960.00	\$31,185,960.00	\$31,185,960.00	\$31,185,960.00
ANNUAL PREMIUM		\$74,846.30	\$74,846.30	\$0.00	\$74,846.30	\$74,846.30	\$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		\$1,483,386.80	\$1,483,386.80	\$1,483,386.80	\$1,483,386.80	\$1,483,386.80	\$1,483,386.80
ANNUAL PREMIUM		\$58,742.12	\$58,742.12	\$0.00	\$58,742.12	\$58,742.12	\$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%
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		\$227,120.54	\$227,120.54	\$227,120.54	\$227,120.54	\$227,120.54	\$227,120.54
ANNUAL PREMIUM		\$103,566.97	\$103,566.97	\$0.00	\$103,566.97	\$103,566.97	\$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		Aetna Resources for Living			Aetna Resources for Living		
		Total	Employer	Employee	Total	Employer	Employee
EAP Rate	356	\$2.66	\$2.66	\$0.00	\$2.66	\$2.66	\$0.00
ANNUAL PREMIUM		\$11,363.52	\$11,363.52	\$0.00	\$11,363.52	\$11,363.52	\$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%
SUMMARY		Total	Employer	Employee	Total	Employer	Employee
TOTAL ANNUAL PREMIUM		\$6,572,300.51	\$5,797,434.01	\$774,866.49	\$6,644,263.15	\$5,869,396.65	\$774,866.49
\$ INCREASE		N/A	N/A	N/A	\$71,962.64	\$71,962.64	\$0.00
% INCREASE		N/A	N/A	N/A	1.1%	1.2%	0.0%

(1) Medical premiums assume 1% Discount for adding Cigna Dental