

CITY OF MARGATE

2016 EMPLOYEE BENEFITS COMPARISON OF TOTAL COSTS *

HEALTH INSURANCE						
CATEGORY	HUMANA (CURRENT)	SUBMITTED PROPOSALS				
		HUMANA (ORIGINAL PROPOSAL)	HUMANA (REVISED PROPOSAL)	CIGNA	FLORIDA BLUE	AETNA
Health Insurance (Low Plan)	\$231,307.20	\$236,117.76	\$227,907.36	\$219,554.16	\$261,066.96	\$276,110.40
Health Insurance (High Plan)	\$6,571,365.12	\$6,708,040.32	\$6,474,767.04	\$6,120,724.32	\$7,416,842.40	\$7,844,221.44
Health Insurance (POS Plan)	\$903,082.32	\$921,865.68	\$889,806.96	\$851,572.80	\$1,019,278.08	\$1,078,004.88
Total Health Insurance	\$7,705,754.64	\$7,866,023.76	\$7,592,481.36	\$7,191,851.28	\$8,697,187.44	\$9,198,336.72

DENTAL INSURANCE (PPO)									
CATEGORY	HUMANA (CURRENT)	SUBMITTED PROPOSALS							
		HUMANA (ORIGINAL PROPOSAL)	HUMANA (REVISED PROPOSAL)	UNITED CONCORDIA	RENAISSANCE	AETNA	CIGNA	ADVANTICA	FLORIDA COMBINED LIFE
Total Dental Insurance (PPO)	\$59,607.00	\$59,607.00	\$59,607.00	\$51,619.32	\$54,475.92	\$56,440.44	\$56,583.72	\$59,396.04	\$68,850.72

DENTAL INSURANCE (DHMO)									
CATEGORY	HUMANA (CURRENT)	SUBMITTED PROPOSALS							
		HUMANA (ORIGINAL PROPOSAL)	HUMANA (REVISED PROPOSAL)	AETNA	ADVANTICA	UNITED CONCORDIA	FLORIDA DENTAL/ RENAISSANCE	CIGNA	FLORIDA COMBINED LIFE
Total Dental Insurance (DHMO)	\$81,800.16	\$81,800.16	\$81,800.16	\$63,114.96	\$65,316.48	\$71,930.88	\$72,757.68	\$81,800.16	\$98,368.20

VISION PLAN INSURANCE (MATCHES CURRENT BENEFITS)								
CATEGORY	HUMANA (CURRENT)	SUBMITTED PROPOSALS						
		HUMANA (ORIGINAL PROPOSAL)	HUMANA (REVISED PROPOSAL)	FLORIDA BLUE	VSP	EYEMED	CIGNA	SUPERIOR
Total Vision Plan (Comparison of Current Benefits)	\$12,604.92	\$12,604.92	\$12,604.92	<i>INCLUDED WITH MEDICAL</i>	\$9,345.60	\$10,702.92	\$11,796.00	\$18,090.36

VISION PLAN INSURANCE (ENHANCED BENEFITS)								
CATEGORY	N/A	SUBMITTED PROPOSALS						
		ADVANTICA (SELECT PLUS 100)	EYEMED	ADVANTICA	RENAISSANCE VISION	AETNA	SUPERIOR	VSP
Total Vision Plan (Comparison of Enhanced Benefits)	N/A	\$40,892.16	\$56,821.32	\$59,011.20	\$59,106.12	\$71,227.32	\$74,672.28	\$108,594.96

* Amounts are based on total premium costs (City and employee contributions) and assumes current plan membership