

CITY OF MARGATE
2016 EMPLOYEE BENEFITS COMPARISON OF TOTAL COSTS

LIFE INSURANCE											
CATEGORY	HARTFORD (CURRENT)	SUBMITTED PROPOSALS									
		HARTFORD (ORIGINAL PROPOSAL)	HARTFORD (REVISED PROPOSAL)	THE STANDARD	RELIANCE STANDARD	SYMETRA	PRUDENTIAL	CIGNA	AETNA	SECURITY MUTUAL LIFE	FLORIDA COMBINED LIFE
Total Life Insurance	\$70,657.08	\$70,657.08	\$57,418.80	\$39,166.02	\$53,407.20	\$57,418.80	\$58,422.42	\$59,322.60	\$64,166.40	\$65,740.02	\$66,763.80

LONG TERM DISABILITY - 5 YEAR GRADED										
CATEGORY	HARTFORD (CURRENT)	SUBMITTED PROPOSALS								
		HARTFORD (ORIGINAL PROPOSAL)	HARTFORD (REVISED PROPOSAL)	CIGNA	THE STANDARD	PRUDENTIAL	SYMETRA	RELIANCE STANDARD	SECURITY MUTUAL LIFE	AETNA
Total Long Term Disability (5 Year Graded)	\$30,814.61	\$30,814.61	\$24,959.84	\$23,110.96	\$29,273.88	\$30,198.32	\$30,814.61	\$35,436.81	\$35,436.81	\$39,596.78

LONG TERM DISABILITY - SSNRA TRADITIONAL										
CATEGORY	HARTFORD (CURRENT) **5 YEAR GRADED**	SUBMITTED PROPOSALS								
		HARTFORD (ORIGINAL PROPOSAL)	HARTFORD (REVISED PROPOSAL)	CIGNA	SYMETRA	PRUDENTIAL	THE STANDARD	RELIANCE STANDARD	SECURITY MUTUAL LIFE	AETNA
Total Long Term Disability (SSNRA Traditional)	\$30,814.61	\$49,303.38	\$40,059.00	\$29,273.88	\$40,983.44	\$42,678.24	\$43,140.46	\$49,303.38	\$52,384.84	\$58,239.62

EMPLOYEE ASSISTANCE PLAN													
CATEGORY	HARTFORD (CURRENT) (ABILITY ASSIST)	SUBMITTED PROPOSALS											
		HARTFORD (ABILITY ASSIST)	HARTFORD (GUIDANCE RESOURCES)	HUMANA	THE STANDARD	RELIANCE STANDARD	PRUDENTIAL	SYMETRA	ENI	AETNA	CIGNA	MHN/HEALTH NET INC.	FLORIDA BLUE
Total Long Term Disability (SSNRA Traditional)	INCLUDED FOR LTD- ENROLLED ONLY	INCLUDED FOR LTD- ENROLLED ONLY	3 Sessions/Yr: \$7,082.88 5 Sessions/Yr: \$8,663.88	INCLUDED IN MEDICAL PREMIUM RENEWAL	INCLUDED WITH LIFE OFFER	INCLUDED WITH LONG TERM DISABILITY OFFER	INCLUDED WITH LONG TERM DISABILITY OFFER	INCLUDED WITH LIFE OFFER	\$1,770.72	3 Sessions/Yr: \$6,387.24 6 Sessions/Yr: \$7,715.28	\$10,181.64	\$8,853.60	\$13,596.60