

City of Delray Beach
Employee Benefits EE/ER Cost Comparison
Effective: October 1, 2016

		United Healthcare				United Healthcare				United Healthcare				United Healthcare		
Active Employees		With Completed Incentive / Non-Tobacco				With Completed Incentive / Tobacco User				Without Completed Incentive / Non-Tobacco				Without Completed Incentive / Tobacco User		
		Employee	Employer	Total		Employee	Employer	Total		Employee	Employer	Total		Employee	Employer	Total
HMO Core Salary under \$35K																
Employee Only	47	\$0.00	\$464.79	\$464.79	1	\$0.00	\$464.79	\$464.79	3	\$0.00	\$464.79	\$464.79	0	\$0.00	\$464.79	\$464.79
Employee + Spouse	3	\$172.75	\$803.30	\$976.05	0	\$215.94	\$760.11	\$976.05	0	\$198.66	\$777.39	\$976.05	0	\$241.85	\$734.20	\$976.05
Employee + Child(ren)	2	\$138.35	\$744.74	\$883.09	0	\$172.94	\$710.15	\$883.09	0	\$159.10	\$723.99	\$883.09	0	\$193.69	\$689.40	\$883.09
Employee + Family	2	\$293.11	\$1,008.28	\$1,301.39	0	\$366.39	\$935.00	\$1,301.39	0	\$337.08	\$964.31	\$1,301.39	0	\$410.35	\$891.04	\$1,301.39
HMO Core Salary \$35K - \$50K																
Employee Only	73	\$0.00	\$464.79	\$464.79	0	\$0.00	\$464.79	\$464.79	3	\$0.00	\$464.79	\$464.79	0	\$0.00	\$464.79	\$464.79
Employee + Spouse	4	\$190.02	\$786.03	\$976.05	2	\$237.53	\$738.52	\$976.05	0	\$218.52	\$757.53	\$976.05	2	\$266.03	\$710.02	\$976.05
Employee + Child(ren)	9	\$152.19	\$730.90	\$883.09	1	\$190.24	\$692.85	\$883.09	0	\$175.02	\$708.07	\$883.09	0	\$213.06	\$670.03	\$883.09
Employee + Family	11	\$322.42	\$978.97	\$1,301.39	2	\$403.03	\$898.36	\$1,301.39	0	\$370.78	\$930.61	\$1,301.39	1	\$451.39	\$850.00	\$1,301.39
HMO Core Salary above \$50K																
Employee Only	55	\$0.00	\$464.79	\$464.79	2	\$0.00	\$464.79	\$464.79	7	\$0.00	\$464.79	\$464.79	1	\$0.00	\$464.79	\$464.79
Employee + Spouse	4	\$207.30	\$768.75	\$976.05	0	\$259.13	\$716.92	\$976.05	0	\$238.40	\$737.65	\$976.05	1	\$290.22	\$685.83	\$976.05
Employee + Child(ren)	6	\$166.02	\$717.07	\$883.09	0	\$207.53	\$675.56	\$883.09	0	\$190.92	\$692.17	\$883.09	0	\$232.43	\$650.66	\$883.09
Employee + Family	9	\$351.73	\$949.66	\$1,301.39	0	\$439.66	\$861.73	\$1,301.39	1	\$404.49	\$896.90	\$1,301.39	0	\$492.42	\$808.97	\$1,301.39
HMO Buy Up Salary under \$35K																
Employee Only	10	\$68.86	\$464.10	\$532.96	0	\$86.08	\$446.88	\$532.96	0	\$79.19	\$453.77	\$532.96	1	\$96.40	\$436.56	\$532.96
Employee + Spouse	0	\$360.33	\$758.87	\$1,119.20	0	\$450.41	\$668.79	\$1,119.20	0	\$414.38	\$704.82	\$1,119.20	0	\$504.46	\$614.74	\$1,119.20
Employee + Child(ren)	5	\$305.27	\$707.34	\$1,012.61	0	\$381.59	\$631.02	\$1,012.61	0	\$351.06	\$661.55	\$1,012.61	0	\$427.38	\$585.23	\$1,012.61
Employee + Family	0	\$553.15	\$939.12	\$1,492.27	0	\$691.44	\$800.83	\$1,492.27	0	\$636.12	\$856.15	\$1,492.27	1	\$774.41	\$717.86	\$1,492.27
HMO Buy Up Salary \$35K - \$50K																
Employee Only	20	\$68.86	\$464.10	\$532.96	1	\$86.08	\$446.88	\$532.96	2	\$79.19	\$453.77	\$532.96	0	\$96.40	\$436.56	\$532.96
Employee + Spouse	5	\$396.36	\$722.84	\$1,119.20	0	\$495.45	\$623.75	\$1,119.20	0	\$455.81	\$663.39	\$1,119.20	1	\$554.90	\$564.30	\$1,119.20
Employee + Child(ren)	0	\$335.79	\$676.82	\$1,012.61	0	\$419.74	\$592.87	\$1,012.61	0	\$386.16	\$626.45	\$1,012.61	1	\$470.11	\$542.50	\$1,012.61
Employee + Family	1	\$608.46	\$883.81	\$1,492.27	0	\$760.58	\$731.69	\$1,492.27	0	\$699.73	\$792.54	\$1,492.27	0	\$851.84	\$640.43	\$1,492.27
HMO Buy Up Salary above \$50K																
Employee Only	22	\$68.86	\$464.10	\$532.96	3	\$86.08	\$446.88	\$532.96	1	\$79.19	\$453.77	\$532.96	3	\$96.40	\$436.56	\$532.96
Employee + Spouse	3	\$432.39	\$686.81	\$1,119.20	0	\$540.49	\$578.71	\$1,119.20	0	\$497.25	\$621.95	\$1,119.20	0	\$605.35	\$513.85	\$1,119.20
Employee + Child(ren)	4	\$366.32	\$646.29	\$1,012.61	0	\$457.90	\$554.71	\$1,012.61	0	\$421.27	\$591.34	\$1,012.61	0	\$512.85	\$499.76	\$1,012.61
Employee + Family	2	\$663.77	\$828.50	\$1,492.27	0	\$829.71	\$662.56	\$1,492.27	1	\$763.34	\$728.93	\$1,492.27	0	\$929.28	\$562.99	\$1,492.27
Choice Fund Salary under \$35K																
Employee Only	27	\$26.04	\$547.20	\$573.24	1	\$32.55	\$540.69	\$573.24	0	\$26.04	\$547.20	\$573.24	0	\$32.55	\$540.69	\$573.24
Employee + Spouse	5	\$130.56	\$1,073.25	\$1,203.81	0	\$163.20	\$1,040.61	\$1,203.81	1	\$130.56	\$1,073.25	\$1,203.81	0	\$163.20	\$1,040.61	\$1,203.81
Employee + Child(ren)	8	\$108.98	\$980.16	\$1,089.14	1	\$136.23	\$952.91	\$1,089.14	0	\$108.98	\$980.16	\$1,089.14	0	\$136.23	\$952.91	\$1,089.14
Employee + Family	5	\$217.99	\$1,387.07	\$1,605.06	0	\$272.49	\$1,332.57	\$1,605.06	0	\$217.99	\$1,387.07	\$1,605.06	0	\$272.49	\$1,332.57	\$1,605.06
Choice Fund Salary \$35K - \$50K																
Employee Only	39	\$26.04	\$547.20	\$573.24	1	\$32.55	\$540.69	\$573.24	0	\$26.04	\$547.20	\$573.24	0	\$32.55	\$540.69	\$573.24
Employee + Spouse	18	\$163.19	\$1,040.62	\$1,203.81	1	\$203.99	\$999.82	\$1,203.81	0	\$163.19	\$1,040.62	\$1,203.81	0	\$203.99	\$999.82	\$1,203.81
Employee + Child(ren)	14	\$129.27	\$959.87	\$1,089.14	0	\$161.59	\$927.55	\$1,089.14	0	\$129.27	\$959.87	\$1,089.14	0	\$161.59	\$927.55	\$1,089.14
Employee + Family	21	\$258.55	\$1,346.51	\$1,605.06	0	\$323.19	\$1,281.87	\$1,605.06	0	\$258.55	\$1,346.51	\$1,605.06	0	\$323.19	\$1,281.87	\$1,605.06
Choice Fund Salary above \$50K																
Employee Only	75	\$26.04	\$547.20	\$573.24	6	\$32.55	\$540.69	\$573.24	1	\$26.04	\$547.20	\$573.24	0	\$32.55	\$540.69	\$573.24
Employee + Spouse	25	\$195.83	\$1,007.98	\$1,203.81	2	\$244.79	\$959.02	\$1,203.81	0	\$195.83	\$1,007.98	\$1,203.81	1	\$244.79	\$959.02	\$1,203.81
Employee + Child(ren)	31	\$154.99	\$934.15	\$1,089.14	3	\$193.74	\$895.40	\$1,089.14	2	\$154.99	\$934.15	\$1,089.14	0	\$193.74	\$895.40	\$1,089.14
Employee + Family	103	\$310.00	\$1,295.06	\$1,605.06	9	\$387.50	\$1,217.56	\$1,605.06	0	\$310.00	\$1,295.06	\$1,605.06	0	\$387.50	\$1,217.56	\$1,605.06
Monthly Total		\$81,929.21	\$507,433.40	\$589,362.61		\$6,974.60	\$28,989.03	\$35,963.63		\$1,871.98	\$12,518.16	\$14,390.14		\$3,703.48	\$7,950.58	\$11,654.06
Annual Total		\$983,150.52	\$6,089,200.80	\$7,072,351.32		\$83,695.20	\$347,868.36	\$431,563.56		\$22,463.76	\$150,217.92	\$172,681.68		\$44,441.76	\$95,406.96	\$139,848.72

Employee Annual Total	\$1,133,751.24
Employer Annual Total	\$6,682,694.04
Combined Annual Total	\$7,816,445.28

City of Delray Beach
Employee Benefits EE/ER Cost Comparison
Effective: June 1, 2015



		CIGNA				CIGNA				CIGNA				CIGNA		
Active Employees		With Completed Incentive / Non-Tobacco				With Completed Incentive / Tobacco User				Without Completed Incentive / Non-Tobacco				Without Completed Incentive / Tobacco User		
		Employee	Employer	Total		Employee	Employer	Total		Employee	Employer	Total		Employee	Employer	Total
HMO Core Salary under \$35K																
Employee Only	47	\$0.00	\$533.24	\$533.24	1	\$0.00	\$533.24	\$533.24	3	\$0.00	\$533.24	\$533.24	0	\$0.00	\$533.24	\$533.24
Employee + Spouse	3	\$218.21	\$901.60	\$1,119.80	0	\$272.78	\$847.02	\$1,119.80	0	\$250.94	\$868.86	\$1,119.80	0	\$313.69	\$806.11	\$1,119.80
Employee + Child(ren)	2	\$174.76	\$838.39	\$1,013.15	0	\$218.47	\$794.69	\$1,013.15	0	\$200.98	\$812.17	\$1,013.15	0	\$251.23	\$761.93	\$1,013.15
Employee + Family	2	\$370.24	\$1,122.82	\$1,493.06	0	\$462.80	\$1,030.26	\$1,493.06	0	\$425.77	\$1,067.29	\$1,493.06	0	\$532.22	\$960.84	\$1,493.06
HMO Core Salary \$35K - \$50K																
Employee Only	73	\$0.00	\$533.24	\$533.24	0	\$0.00	\$533.24	\$533.24	3	\$0.00	\$533.24	\$533.24	0	\$0.00	\$533.24	\$533.24
Employee + Spouse	4	\$218.21	\$901.60	\$1,119.80	2	\$272.78	\$847.02	\$1,119.80	0	\$250.94	\$868.86	\$1,119.80	2	\$313.69	\$806.11	\$1,119.80
Employee + Child(ren)	9	\$174.76	\$838.39	\$1,013.15	1	\$218.47	\$794.69	\$1,013.15	0	\$200.98	\$812.17	\$1,013.15	0	\$251.23	\$761.93	\$1,013.15
Employee + Family	11	\$370.24	\$1,122.82	\$1,493.06	2	\$462.80	\$1,030.26	\$1,493.06	0	\$425.77	\$1,067.29	\$1,493.06	1	\$532.22	\$960.84	\$1,493.06
HMO Core Salary above \$50K																
Employee Only	55	\$0.00	\$533.24	\$533.24	2	\$0.00	\$533.24	\$533.24	7	\$0.00	\$533.24	\$533.24	1	\$0.00	\$533.24	\$533.24
Employee + Spouse	4	\$218.21	\$901.60	\$1,119.80	0	\$272.78	\$847.02	\$1,119.80	0	\$250.94	\$868.86	\$1,119.80	1	\$313.69	\$806.11	\$1,119.80
Employee + Child(ren)	6	\$174.76	\$838.39	\$1,013.15	0	\$218.47	\$794.69	\$1,013.15	0	\$200.98	\$812.17	\$1,013.15	0	\$251.23	\$761.93	\$1,013.15
Employee + Family	9	\$370.24	\$1,122.82	\$1,493.06	0	\$462.80	\$1,030.26	\$1,493.06	1	\$425.77	\$1,067.29	\$1,493.06	0	\$532.22	\$960.84	\$1,493.06
HMO Buy Up Salary under \$35K																
Employee Only	10	\$72.48	\$538.97	\$611.45	0	\$90.61	\$520.83	\$611.45	0	\$83.35	\$528.09	\$611.45	1	\$104.20	\$507.25	\$611.45
Employee + Spouse	0	\$455.15	\$828.88	\$1,284.03	0	\$568.95	\$715.09	\$1,284.03	0	\$523.42	\$760.61	\$1,284.03	0	\$654.29	\$629.74	\$1,284.03
Employee + Child(ren)	5	\$385.60	\$776.15	\$1,161.75	0	\$482.02	\$679.73	\$1,161.75	0	\$443.45	\$718.30	\$1,161.75	0	\$554.32	\$607.43	\$1,161.75
Employee + Family	0	\$698.71	\$1,013.34	\$1,712.05	0	\$873.38	\$838.67	\$1,712.05	0	\$803.51	\$908.54	\$1,712.05	1	\$1,004.38	\$707.67	\$1,712.05
HMO Buy Up Salary \$35K - \$50K																
Employee Only	20	\$72.48	\$538.97	\$611.45	1	\$90.61	\$520.83	\$611.45	2	\$83.35	\$528.09	\$611.45	0	\$104.20	\$507.25	\$611.45
Employee + Spouse	5	\$455.15	\$828.88	\$1,284.03	0	\$568.95	\$715.09	\$1,284.03	0	\$523.42	\$760.61	\$1,284.03	1	\$654.29	\$629.74	\$1,284.03
Employee + Child(ren)	0	\$385.60	\$776.15	\$1,161.75	0	\$482.02	\$679.73	\$1,161.75	0	\$443.45	\$718.30	\$1,161.75	1	\$554.32	\$607.43	\$1,161.75
Employee + Family	1	\$698.71	\$1,013.34	\$1,712.05	0	\$873.38	\$838.67	\$1,712.05	0	\$803.51	\$908.54	\$1,712.05	0	\$1,004.38	\$707.67	\$1,712.05
HMO Buy Up Salary above \$50K																
Employee Only	22	\$72.48	\$538.97	\$611.45	3	\$90.61	\$520.83	\$611.45	1	\$83.35	\$528.09	\$611.45	3	\$104.20	\$507.25	\$611.45
Employee + Spouse	3	\$455.15	\$828.88	\$1,284.03	0	\$568.95	\$715.09	\$1,284.03	0	\$523.42	\$760.61	\$1,284.03	0	\$654.29	\$629.74	\$1,284.03
Employee + Child(ren)	4	\$385.60	\$776.15	\$1,161.75	0	\$482.02	\$679.73	\$1,161.75	0	\$443.45	\$718.30	\$1,161.75	0	\$554.32	\$607.43	\$1,161.75
Employee + Family	2	\$698.71	\$1,013.34	\$1,712.05	0	\$873.38	\$838.67	\$1,712.05	1	\$803.51	\$908.54	\$1,712.05	0	\$1,004.38	\$707.67	\$1,712.05
Choice Fund Salary under \$35K																
Employee Only	27	\$27.41	\$630.25	\$657.66	1	\$34.26	\$623.41	\$657.66	0	\$27.41	\$630.25	\$657.66	0	\$34.26	\$623.41	\$657.66
Employee + Spouse	5	\$145.67	\$1,235.43	\$1,381.10	0	\$195.63	\$1,185.46	\$1,381.10	1	\$145.67	\$1,235.43	\$1,381.10	0	\$195.63	\$1,185.46	\$1,381.10
Employee + Child(ren)	8	\$108.98	\$1,140.57	\$1,249.55	1	\$149.78	\$1,099.77	\$1,249.55	0	\$108.98	\$1,140.57	\$1,249.55	0	\$149.78	\$1,099.77	\$1,249.55
Employee + Family	5	\$217.99	\$1,623.46	\$1,841.45	0	\$299.56	\$1,541.89	\$1,841.45	0	\$217.99	\$1,623.46	\$1,841.45	0	\$299.56	\$1,541.89	\$1,841.45
Choice Fund Salary \$35K - \$50K																
Employee Only	39	\$27.41	\$630.25	\$657.66	1	\$34.26	\$623.41	\$657.66	0	\$27.41	\$630.25	\$657.66	0	\$34.26	\$623.41	\$657.66
Employee + Spouse	18	\$172.75	\$1,208.34	\$1,381.10	1	\$222.71	\$1,158.38	\$1,381.10	0	\$172.75	\$1,208.34	\$1,381.10	0	\$222.71	\$1,158.38	\$1,381.10
Employee + Child(ren)	14	\$136.07	\$1,113.48	\$1,249.55	0	\$176.87	\$1,072.69	\$1,249.55	0	\$136.07	\$1,113.48	\$1,249.55	0	\$176.87	\$1,072.69	\$1,249.55
Employee + Family	21	\$272.16	\$1,569.30	\$1,841.45	0	\$353.73	\$1,487.72	\$1,841.45	0	\$272.16	\$1,569.30	\$1,841.45	0	\$353.73	\$1,487.72	\$1,841.45
Choice Fund Salary above \$50K																
Employee Only	75	\$27.41	\$630.25	\$657.66	6	\$34.26	\$623.41	\$657.66	1	\$27.41	\$630.25	\$657.66	0	\$34.26	\$623.41	\$657.66
Employee + Spouse	25	\$199.83	\$1,181.26	\$1,381.10	2	\$249.80	\$1,131.30	\$1,381.10	0	\$199.83	\$1,181.26	\$1,381.10	1	\$249.80	\$1,131.30	\$1,381.10
Employee + Child(ren)	31	\$163.15	\$1,086.40	\$1,249.55	3	\$203.95	\$1,045.60	\$1,249.55	2	\$163.15	\$1,086.40	\$1,249.55	0	\$203.95	\$1,045.60	\$1,249.55
Employee + Family	103	\$326.32	\$1,515.13	\$1,841.45	9	\$407.90	\$1,433.55	\$1,841.45	0	\$326.32	\$1,515.13	\$1,841.45	0	\$407.90	\$1,433.55	\$1,841.45
Monthly Total		\$87,442.35	\$588,718.81	\$676,161.27		\$7,481.19	\$33,779.07	\$41,260.22		\$1,978.71	\$14,530.70	\$16,509.44		\$4,352.88	\$9,017.55	\$13,370.43
Annual Total		\$1,049,308.20	\$7,064,625.72	\$8,113,935.24		\$89,774.28	\$405,348.84	\$495,122.64		\$23,744.52	\$174,368.40	\$198,113.28		\$52,234.56	\$108,210.60	\$160,445.16

Employee Annual Total	\$1,215,061.56
Employer Annual Total	\$7,752,553.56
Combined Annual Total	\$8,967,616.32