

**City of Delray Beach**  
**Medical RFP Finalist Summary**  
**Effective Date: October 1, 2021**



Carrier	UnitedHealthcare	Cigna
<b>Program Expenses</b>		
Administrative Expenses (ASO) Inclusive of HRA Administration	\$345,998	\$313,918
Stop Loss (Reinsurance) Premiums	\$1,271,992	\$1,185,330
Budgeted Claims	\$10,459,760	\$10,459,760
Claims Repricing^	\$0	(\$209,195)
EAP Fees	\$20,866	\$17,002
Estimated Rx Rebates	(\$293,752)	(\$457,241)
Discretionary Funds* <sup>1</sup>	(\$135,933)	(\$305,000)
<b>Total</b>	<b>\$11,668,930</b>	<b>\$11,004,573</b>
<b>\$ Increase</b>	-	<b>(\$664,357)</b>
<b>% Increase</b>	-	<b>-5.7%</b>
Carrier	UnitedHealthcare	Cigna
<b>Program Details</b>		
Medical Provider Network Match by Number of Claimants	100.0%	100.0%
Medical Provider Network Match by Amount Paid	98.0%	96.0%
Out of Network Claims	541	160; additional \$603,000 in claims processed at in network discount
Medical Benefits Proposed	Match	Match
Laboratories	LabCorp & Quest	LabCorp & Quest
Client Specific Network	Not Available	Inclusive of Concentra Onsite Wellness Center & FHE Health (no additional cost)
Customer Service	M-Th: 8am-10pm F: 8am-8pm S: 9am-530pm; Closed Sunday	24/7/365 OneGuide Concierge Service Cigna Smart Program for Government
Performance Guarantees	\$50,000	\$76,000
Additional Funds Proposed	\$100,000 Wellness Fund \$7,100 Reporting Fund	\$100,000 Wellness Fund \$5,000 COBRA Fund <b>Full-Time Wellness Coordinator</b>

<sup>^</sup>Based on AON Hewitt actuarial zip code data comparison & claims processed in-network that are currently out-of-network

\*First Year Only

<sup>1</sup>Cigna Discretionary Fund is \$100,000 for Year 1, \$60,000 for Year 2, and \$40,000 for Year 3. Also, includes Full-time Onsite Wellness Coordinator for the life of the contract. Additional funds available if City does not choose this option.