

**City of Key West
Employee Benefits Employer / Employee Cost Comparison
Effective: October 1, 2011**

	2010-0211			2011-2012			2011-2012				
	Current	Alternate #1	Alternate #2	Current	Alternate #1	Alternate #2	Current	Alternate #1	Alternate #2		
HEALTH	Florida Municipal Insurance Trust			CIGNA Healthcare Open Access Plus			BlueCross BlueShield of Florida				
	Total	Employer	Employee	Total	Employer	Employee	EE + / Mo	Total	Employer	Employee	EE + / Mo
Employee	\$789.35	\$789.35	\$0.00	\$735.46	\$735.46	\$0.00	\$0.00	\$732.03	\$732.03	\$0.00	\$0.00
Employee + Spouse	\$1,486.69	\$789.35	\$697.34	\$1,382.66	\$735.46	\$647.20	-\$50.14	\$1,378.74	\$732.03	\$646.71	-\$50.63
Employee + Child(ren)	\$1,306.86	\$789.35	\$517.51	\$1,220.86	\$735.46	\$485.40	-\$32.11	\$1,211.97	\$732.03	\$479.94	-\$37.57
Employee + Family	\$2,004.22	\$789.35	\$1,214.87	\$1,868.06	\$735.46	\$1,132.60	-\$82.27	\$1,858.70	\$732.03	\$1,126.67	-\$88.20
MONTHLY PREMIUM	\$398,881.56	\$348,103.35	\$50,778.21	\$371,745.26	\$324,337.86	\$47,407.40		\$369,916.93	\$322,825.23	\$47,091.70	
ANNUAL PREMIUM	\$4,786,578.72	\$4,177,240.20	\$609,338.52	\$4,460,943.12	\$3,892,054.32	\$568,888.80		\$4,439,003.16	\$3,873,902.76	\$565,100.40	
% INCREASE	N/A	N/A	N/A	-\$325,635.60	-\$285,185.88	-\$40,449.72		-\$347,575.56	-\$303,337.44	-\$44,238.12	
				-6.80%	-6.83%	-6.64%		-7.26%	-7.26%	-7.26%	
DENTAL	Florida Municipal Insurance Trust			CIGNA Healthcare Dental PPO (\$1,000 Benefit)			Florida Combined Life BlueChoice PPO (\$1,000 Benefit)				
	Total	Employer	Employee	Total	Employer	Employee	EE + / Mo	Total	Employer	Employee	EE + / Mo
Employee	\$30.34	\$30.34	\$0.00	\$24.81	\$24.81	\$0.00	\$0.00	\$28.82	\$28.82	\$0.00	\$0.00
Employee + Family	\$74.96	\$30.34	\$44.62	\$69.43	\$24.81	\$44.62	\$0.00	\$71.21	\$28.82	\$42.39	-\$2.23
MONTHLY PREMIUM	\$18,245.30	\$13,470.96	\$4,774.34	\$15,789.98	\$11,015.64	\$4,774.34		\$17,331.81	\$12,796.08	\$4,535.73	
ANNUAL PREMIUM	\$218,943.60	\$161,651.52	\$57,292.08	\$189,479.76	\$133,187.68	\$57,292.08		\$207,981.72	\$153,552.96	\$54,428.76	
% INCREASE	N/A	N/A	N/A	-\$29,463.84	-\$29,463.84	\$0.00		-\$10,961.88	-\$8,098.56	-\$2,863.32	
				-13.46%	-18.23%	0.00%		-5.01%	-5.01%	-5.00%	
VISION	Florida Municipal Insurance Trust			CIGNA Healthcare Vision			BlueCross BlueShield / Davis Vision Plan 1				
	Total	Employer	Employee	Total	Employer	Employee	EE + / Mo	Total	Employer	Employee	EE + / Mo
Employee	\$5.74	\$5.74	\$0.00	\$5.28	\$5.28	\$0.00	\$0.00	\$4.24	\$4.24	\$0.00	\$0.00
Employee + Family	\$14.17	\$5.74	\$8.43	\$13.66	\$5.28	\$8.38	-\$0.05	\$12.69	\$4.24	\$8.45	\$0.02
MONTHLY PREMIUM	\$3,176.85	\$2,359.14	\$817.71	\$2,982.94	\$2,170.08	\$812.86		\$2,562.29	\$1,742.64	\$819.65	
ANNUAL PREMIUM	\$38,122.20	\$28,309.68	\$9,812.52	\$35,795.28	\$26,040.96	\$9,754.32		\$30,747.48	\$20,911.68	\$9,835.80	
% INCREASE	N/A	N/A	N/A	-\$2,326.92	-\$2,268.72	-\$58.20		-\$7,374.72	-\$7,398.00	\$23.28	
				-6.10%	-8.01%	-0.59%		-19.34%	-26.13%	0.24%	
LIFE and AD&D	The Hartford			CIGNA Group Benefits (LINA)			Florida Combined Life				
	Total	Employer	Employee	Total	Employer	Employee		Total	Employer	Employee	
Life Rate / \$1,000	\$0.380	\$0.380	\$0.00	\$0.270	\$0.270	\$0.00		\$0.270	\$0.270	\$0.00	
AD&D Rate / \$1,000	\$0.030	\$0.030	\$0.00	\$0.024	\$0.024	\$0.00		\$0.030	\$0.030	\$0.00	
Total Life and AD&D	\$0.410	\$0.410	\$0.00	\$0.294	\$0.294	\$0.00		\$0.300	\$0.300	\$0.00	
Life Volume	\$6,777,500.00	\$6,777,500.00	\$0.00	\$6,777,500.00	\$6,777,500.00	\$0.00		\$6,777,500.00	\$6,777,500.00	\$0.00	
MONTHLY PREMIUM	\$2,778.78	\$2,778.78	\$0.00	\$1,992.59	\$1,992.59	\$0.00		\$2,033.25	\$2,033.25	\$0.00	
ANNUAL PREMIUM	\$33,345.30	\$33,345.30	\$0.00	\$23,911.02	\$23,911.02	\$0.00		\$24,399.00	\$24,399.00	\$0.00	
% INCREASE	N/A	N/A	N/A	-\$9,434.28	-\$9,434.28	\$0.00		-\$8,946.30	-\$8,946.30	\$0.00	
				-28.29%	-28.29%	0.00%		-26.83%	-26.83%	0.00%	
TOTAL MONTHLY PREMIUM	\$423,082.49	\$366,712.23	\$56,370.26	\$392,510.77	\$339,516.17	\$52,994.60		\$391,844.28	\$339,397.20	\$52,447.08	
TOTAL ANNUAL PREMIUM	\$5,076,989.82	\$4,400,546.70	\$676,443.12	\$4,710,129.18	\$4,074,193.98	\$635,935.20		\$4,702,131.36	\$4,072,766.40	\$629,364.96	
TOTAL % INCREASE	N/A	N/A	N/A	-\$366,860.64	-\$326,352.72	-\$40,507.92		-\$374,858.46	-\$327,780.30	-\$47,078.16	
				-7.23%	-7.42%	-5.99%		-7.38%	-7.45%	-6.96%	