

**RESOLUTION 13-48**

**A RESOLUTION APPROVING CIGNA HEALTH CARE, OPEN ACCESS PLUS LEVEL FUNDED PLAN, TO PROVIDE EMPLOYEE MEDICAL HEALTH INSURANCE**

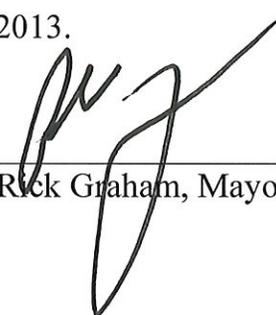
**WHEREAS**, the City of Spring Hill, Board of Mayor and Aldermen wishes to maintain quality, cost-effective health insurance to the employees of the City of Spring Hill; and

**WHEREAS**, Drury Group, serving as the agent for the City, has acquired quotes from several health insurance providers; and

**WHEREAS**, Drury Group, Staff, and the Budget and Finance Advisory Committee have reviewed quotes and options and have made a recommendation to the Board of Mayor and Aldermen,

**NOW, THEREFORE BE IT RESOLVED**, that the City of Spring Hill, Board of Mayor and Aldermen hereby approve Cigna Health Care, open access plus, level funded plan, to provide medical health insurance for the employees of the City of Spring Hill for the 2013-2014 fiscal year.

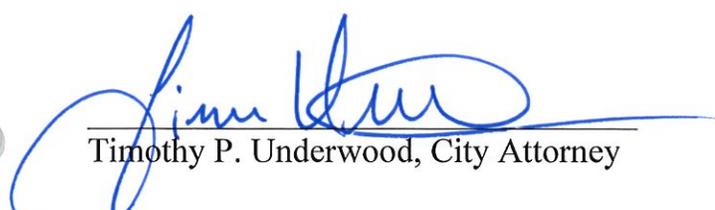
Passed and adopted on the 20<sup>th</sup> day of May, 2013.

  
\_\_\_\_\_  
Rick Graham, Mayor

ATTEST:

  
\_\_\_\_\_  
April Goad, City Recorder

LEGAL FORM APPROVED:

  
\_\_\_\_\_  
Timothy P. Underwood, City Attorney

### City of Spring Hill Medical Comparison

Carrier	BCBST Current PPO S Network	BCBST Renewal PPO S Network	AETNA Open Access	Cigna Open Access Plus	Cigna Open Access Plus
<b>Deductible</b>				Fully Insured	Level Funded
In Network Ind	\$500	\$500	\$500/ \$750	\$500	\$500
In Network Family	\$1,000	\$1,000	\$1000/ \$1500	\$1,000	\$1,000
Out of Network Ind	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Out of Network Family	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
<b>Coinsurance</b>					
In Network	80%	80%	80% 70%	80%	80%
Out of Network	60%	60%	60%	60%	60%
<b>Out Of Pocket(Include Ded.)</b>					
In Network Ind	\$2,500	\$2,500	\$2500/ \$4250	\$2,500	\$2,500
In Network Family	\$5,000	\$5,000	\$5000/ \$8500	\$5,000	\$5,000
Out of Network Ind	\$7,500	\$7,500	\$5,000	\$7,500	\$7,500
Out of Network Family	\$15,000	\$15,000	\$10,000	\$15,000	\$15,000
<b>Physician Copay</b>					
PCP	\$25 then 100%	\$25 then 100%	\$20/\$40 then 100%	\$25 then 100%	\$25 then 100%
Specialist	\$25 then 100%	\$25 then 100%	\$25/\$50 then 100%	\$25 then 100%	\$25 then 100%
<b>Emergency Room Copay</b>					
	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
<b>Urgent Care</b>					
	\$25	\$25	\$50	\$25	\$25
<b>Out Patient Surgery</b>					
	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
<b>Hospital Admission Copay</b>					
In Network	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Out of Network	60% after ded to \$7500	60% after ded to \$7500	60% after ded to \$5000	60% after ded to \$7500	60% after ded to \$7500
<b>Routine Physicals</b>					
	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Lab Work</b>					
	Copay then 100%	Copay then 100%	Copay then 100%	Copay then 100%	Copay then 100%
<b>OBGYN Visits</b>					
	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Lifetime maximum</b>					
	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Maternity</b>					
	Yes	Yes	Yes	Yes	Yes
<b>Vision Care</b>					
	Available	Available	Available	Available	Available
<b>Network</b>					
	S Network	S Network	Savings Plus	Open Access Plus	Open Access Plus
<b>Drug Card Copays</b>					
Generic-Level 1	\$10	\$10	\$15	\$10	\$10
Brandname Pref-Level 2	\$35	\$35	\$25	\$35	\$35
Brandname-Level 3	\$50	\$50	\$40	\$50	\$50
<b>Cost</b>					
Ind. Coverage (30)	\$406.79	\$406.79	\$404.51	\$404.51	\$404.76
Emp + Spouse (28)	\$853.73	\$853.73	\$848.94	\$848.94	\$849.56
Emp + Children (16)	\$744.03	\$744.03	\$739.86	\$748.68	\$740.29
Family (98)	\$1,258.30	\$1,258.30	\$1,226.72	\$1,239.62	\$1,227.59
Monthly Premium Estimate	\$171,326.02	\$171,326.02	\$167,961.94	\$169,367.26	\$168,078.96
Annual Cost	\$2,055,912.24	\$2,055,912.24	\$2,015,543.28	\$2,032,407.12	\$2,016,947.55
Annual Increase or Decrease Vs. Current	\$0.00	\$0.00	-\$40,368.96	-\$23,505.12	-\$38,964.69
Percent Savings or Increase vs Current		0.00%	-1.96%	-1.14%	-1.90%
Rate Guarantee	1 Year	1 Year	1 Year	1 Year	1 Year
Rating Type	Composite	Composite	Composite	Composite	Composite