



# 2018 Summary of Monthly Insurance Premiums

Full time employees are eligible for benefits. \*Employees are eligible for a 20% incentive if they are smoke & tobacco free.

## Anthem Medical

PPO	City Pays	Employee with incentive	City Pays	Employee without incentive
Single	\$ 505.36	\$161.68	\$ 505.36	\$202.12
Single + 1 Child	\$ 824.28	\$258.70	\$ 824.28	\$323.38
Single + Spouse	\$ 1067.92	\$343.46	\$ 1067.92	\$429.32
Family	\$ 1404.24	\$436.00	\$ 1404.24	\$545.00
HEALTHKEEPERS	City Pays	Employee with incentive	City Pays	Employee without incentive
Single	\$ 508.78	\$ 83.66	\$ 508.78	\$ 104.58
Single + 1 Child	\$ 830.66	\$132.90	\$ 830.66	\$ 166.12
Single + Spouse	\$ 1073.82	\$181.38	\$ 1073.82	\$ 226.72
Family	\$ 1413.86	\$221.58	\$ 1413.86	\$ 276.98
Lumenos Health Savings Plan	City Pays	Employee with incentive	City Contribution to HSA	Employee without incentive
Single	\$ 421.84	\$ 0	\$ 38.00	\$15.60
Single + 1 Child	\$ 678.30	\$ 0	\$ 65.00	\$26.76
Single + Spouse	\$ 890.98	\$ 0	\$ 78.00	\$35.68
Family	\$ 1149.20	\$ 0	\$112.00	\$44.60

## Delta Dental

PPO + Premier	City Pays	Employee Pays
Single	\$20.08	\$ 8.00
Single + 1	\$36.46	\$15.00
Family	\$62.70	\$25.00

## VSP

Vision	City Pays	Employee Pays
Single	\$1.00	\$ 8.00
Single + 1	\$2.00	\$13.00
Family	\$2.00	\$23.00

\*Please refer to the Personnel Administrative Manual 1402 for policy guidelines.

## Fitness Centers for Active Full-Time Employees (1/1/18 rates)

YMCA		Employee Pays
Single		\$30.00
Single + Spouse		\$50.00
One Adult + Children		\$53.00
Family		\$58.00
One Life Fitness		Employee Pays
Single		\$25.00
Single + Spouse		\$50.00
Riverside Wellness & Fitness Center		Employee Pays
Single		\$28.00
Single + Spouse		\$56.00

## CIGNA Short Term Disability

The City of Newport News provides employee with the option to purchase a Short Term Disability (STD) Benefit. The benefit would provide 50% income replacement of their weekly salary.

$$\begin{array}{ccccccc}
 \$ & & \div & 52 & = & \$ & & \div & 10 = & & \times & \$0.103 & = & \$ \\
 \hline
 \text{Annual Salary} & & & \text{52 Weeks} & & \text{Weekly Earnings} & & & & \text{\# of \$10} & & \text{Monthly} & & \text{Monthly Cost} \\
 & & & & & & & & & \text{units} & & \text{Rate} & & \text{For Short Term} \\
 & & & & & & & & & & & & & \text{Disability}
 \end{array}$$

## CIGNA Long Term Disability

The City of Newport News provides a Core Long Term Disability (LTD) Benefit, 40% of monthly income replacement to the maximum of \$8,750 per month, to all their employees at no cost. The City also allows employees to purchase additional LTD coverage; up to 50% of monthly payroll to a maximum monthly benefit to \$10,000.

Plan	Monthly Rate per \$100 of monthly earnings
Buy-up Plan	\$0.109

## Buy-Up Plan Calculation

$$\begin{array}{ccccccc}
 \$ & & \div & 12 & = & \$ & & \div & 100 = & & \times & \$0.109 & = & \$ \\
 \hline
 \text{Annual Salary} & & & \text{12 Months} & & \text{Monthly Earnings} & & & & \text{\# of \$100} & & \text{Monthly Rate} & & \text{Monthly Cost For} \\
 & & & & & & & & & \text{units} & & & & \text{Buy-up}
 \end{array}$$