

City of Ocala 10/01/2022

New premiums are in Green

Insurance Rates

Securian Life life insurance company
24 pays

Life Insurance City pays 100% of Basic and AD&D			
Active employees			
Basic	0.102	per \$1000	
AD&D	0.022	per \$1000	pay period amt
Dependent	0.495	4.95 per month	\$2.48
Child	0.13	1.30 per month	\$0.65
Supp /Spouse	See age step rate (below)		
Retirees			
Basic /Executive	1.5	per \$1000	
Dependent	0.495	4.95 per month	
Child	0.13	1.30 per month	
Supp/Spouse	See Age Step Rate (below)		
Age Step Rate: Retirees		Age Step Rate: Active	
50-54	0.670	<25	0.063
55-59	0.950	25-29	0.075
60-64	1.250	30-34	0.100
65-69	1.810	35-39	0.113
70-74	3.010	40-44	0.150
75-79	6.620	45-49	0.263
80	9.030	50-54	0.463
81	9.390	55-59	0.763
82	9.765	60-64	0.938
83	10.155	65-69	1.638
84	10.560	70-74	2.575
85	10.980	75+	2.975
86	11.415		
87	11.865		
88	12.345		
89	12.840		
90	13.350		

Florida Combined Life

Dental	Employee pays 100%	
Active & Retirees		
	High plan	
		pypd
single	\$41.48	\$20.74
emp +1	\$64.40	\$32.20
emp +2 or mo	\$101.56	\$50.78

The Standard Vision EyeMed Selec

Vision	Employee pays 100%	
Active & Retirees		
		pypd
single	\$5.20	\$2.60
emp +1	\$10.36	\$5.18
emp +2 or mo	\$16.24	\$8.12

Allstate

Cancer Policy		pypd
Active emp		Low Option
24 pays	Emp only	\$ 8.62
	Family	\$ 14.76
Retirees	Emp only	\$ 17.24
monthly	Family	\$ 29.52

Blue Cross Blue Shield							
Active employees							
	with wellness		without wellness / partial		BCBS Premium		
	pypd	monthly	pypd	monthly		FY 22	FY 23
Plan 1 - 5902	\$5.25	\$10.50	\$15.75	\$31.50	increase	\$354.23	\$371.94
family	\$87.08	\$174.17	105.98/96.53	211.97/193.07	is based	\$864.30	\$897.62
Plan 3 - 3359	\$27.46	\$54.93	\$39.11	\$78.21	on full	\$483.00	\$507.15
family	\$131.36	\$262.73	155.88/143.81	311.77/287.62	premiums	\$1,178.10	\$1,227.11
Retirees							
	under 65	over 65	BCBS premium				
Plan 1 - 5902	\$371.94		\$371.94		Cobra Rates *2% fee		
family	\$669.62	\$897.62	\$897.62		\$578.05	\$11.56	\$589.61
Plan 3 - 3359	\$507.15		\$507.15		\$1,479.85	\$29.60	\$ 1,509.45
family	\$1,029.11	\$1,227.11	\$1,227.11		\$788.07	\$15.76	\$ 803.83
					\$2,017.77	\$40.36	\$ 2,058.13

*under 65 family premiums are for employees hired prior to 10/1/2007

BlueMedicare	single	retiree + Spouse
Plan 1 Elite	\$348.77	\$697.54
Plan 2 Platinum	\$285.94	\$571.88
Rx	\$ 258.54	\$ 517.08

Blue Cross Blue Shield					BCBS Premium	
Active employees						
percentages	with wellness		without wellness			
Monthly	FY 2015	FY 2016	FY 2015	FY 2016	FY 22	FY 23
Plan 1 - 5902	100%	100%	14.95%	13.65%	\$354.23	\$371.94
family	5.47%	4.99%	4.01%	3.65%	\$864.30	\$897.62
Plan 3 - 3359	9.27%	8.45%	5.74%	5.23%	\$483.00	\$507.15
family	4.94%	4.94%	3.71%	3.39%	\$1,178.10	\$1,227.11

low plan	
	pypd
\$30.32	\$15.16
\$47.00	\$23.50
\$74.20	\$37.10

Network

	pypd
High Option	
\$ 14.06	
\$ 23.74	
\$ 28.12	
\$ 47.48	

% pd by EE
0.02823036
0.19403534
0.10831115
0.21410468

	with wellness	without wellness
	monthly	
Plan 1 - 5902	\$10.50	\$20.00
family	\$174.17	\$194.00
Plan 3 - 3359	\$54.93	\$72.00
family	\$262.73	\$285.00