

TOWN OF PALM BEACH - MEDICAL CONTRIBUTION RATES FOR 2019

With Wellness Incentive

		Total Monthly Premiums				Town of Palm Beach					Employee				
Plan	Tier	Paid Monthly		Premium Difference		Paid Monthly		2019 Cost Sharing	Town Contribution Difference		Paid Monthly		2019 Cost Sharing	Employee Contribution Difference	
		2019	2018	%	\$	2019	2018		%	\$	2019	2018		%	\$
PPO Plan															
	Employee	\$522.15	\$522.15	0.0%	\$0.00	\$418.31	\$418.31	80.1%	0.0%	\$0.00	\$103.84	\$103.84	19.9%	0.0%	\$0.00
	1 Dependent	\$589.45	\$589.45	0.0%	\$0.00	\$351.83	\$351.83	59.7%	0.0%	\$0.00	\$237.62	\$237.62	40.3%	0.0%	\$0.00
	2 Dependents	\$1,178.91	\$1,178.91	0.0%	\$0.00	\$703.66	\$703.66	59.7%	0.0%	\$0.00	\$475.25	\$475.25	40.3%	0.0%	\$0.00
	3+ Dependents	\$1,768.35	\$1,768.35	0.0%	\$0.00	\$1,055.50	\$1,055.50	59.7%	0.0%	\$0.00	\$712.85	\$712.85	40.3%	0.0%	\$0.00
POS Plan															
	Employee	\$440.09	\$440.09	0.0%	\$0.00	\$418.31	\$418.31	95.1%	0.0%	\$0.00	\$21.78	\$21.78	4.9%	0.0%	\$0.00
	1 Dependent	\$493.77	\$493.77	0.0%	\$0.00	\$351.83	\$351.83	71.3%	0.0%	\$0.00	\$141.94	\$141.94	28.7%	0.0%	\$0.00
	2 Dependents	\$987.70	\$987.70	0.0%	\$0.00	\$703.66	\$703.66	71.2%	0.0%	\$0.00	\$284.04	\$284.04	28.8%	0.0%	\$0.00
	3+ Dependents	\$1,481.27	\$1,481.27	0.0%	\$0.00	\$1,055.50	\$1,055.50	71.3%	0.0%	\$0.00	\$425.77	\$425.77	28.7%	0.0%	\$0.00
Base Open Access HMO															
	Employee	\$418.31	\$418.31	0.0%	\$0.00	\$418.31	\$418.31	100.0%	0.0%	\$0.00	\$0.00	\$0.00	0.0%	0.0%	\$0.00
	1 Dependent	\$473.32	\$473.32	0.0%	\$0.00	\$351.83	\$351.83	74.3%	0.0%	\$0.00	\$121.49	\$121.49	25.7%	0.0%	\$0.00
	2 Dependents	\$946.63	\$946.63	0.0%	\$0.00	\$703.66	\$703.66	74.3%	0.0%	\$0.00	\$242.97	\$242.97	25.7%	0.0%	\$0.00
	3+ Dependents	\$1,419.96	\$1,419.96	0.0%	\$0.00	\$1,055.50	\$1,055.50	74.3%	0.0%	\$0.00	\$364.46	\$364.46	25.7%	0.0%	\$0.00

Without Wellness Incentive

		Total Monthly Premiums				Town of Palm Beach					Employee				
		Paid Monthly		Premium Difference		Paid Monthly		2019 Cost	Difference		Paid Monthly		2019 Cost	Difference	
Plan	Tier	2019	2018	%	\$	2019	2018	Sharing	%	\$	2019	2018	Sharing	%	\$
PPO Plan															
	Employee	\$584.81	\$584.81	0.0%	\$0.00	\$418.31	\$418.31	71.5%	0.0%	\$0.00	\$166.50	\$166.50	28.5%	0.0%	\$0.00
	Employee +1	\$660.18	\$660.18	0.0%	\$0.00	\$351.83	\$351.83	53.3%	0.0%	\$0.00	\$308.35	\$308.35	46.7%	0.0%	\$0.00
	Employee +2	\$1,320.38	\$1,320.38	0.0%	\$0.00	\$703.66	\$703.66	53.3%	0.0%	\$0.00	\$616.72	\$616.72	46.7%	0.0%	\$0.00
	Employee with 3+	\$1,980.55	\$1,980.55	0.0%	\$0.00	\$1,055.50	\$1,055.50	53.3%	0.0%	\$0.00	\$925.05	\$925.05	46.7%	0.0%	\$0.00
POS Plan															
	Employee	\$492.90	\$492.90	0.0%	\$0.00	\$418.31	\$418.31	84.9%	0.0%	\$0.00	\$74.59	\$74.59	15.1%	0.0%	\$0.00
	Employee +1	\$553.02	\$553.02	0.0%	\$0.00	\$351.83	\$351.83	63.6%	0.0%	\$0.00	\$201.19	\$201.19	36.4%	0.0%	\$0.00
	Employee +2	\$1,106.22	\$1,106.22	0.0%	\$0.00	\$703.66	\$703.66	63.6%	0.0%	\$0.00	\$402.56	\$402.56	36.4%	0.0%	\$0.00
	Employee with 3+	\$1,659.02	\$1,659.02	0.0%	\$0.00	\$1,055.50	\$1,055.50	63.6%	0.0%	\$0.00	\$603.52	\$603.52	36.4%	0.0%	\$0.00
Base Open Access HMO															
	Employee	\$468.51	\$468.51	0.0%	\$0.00	\$418.31	\$418.31	89.3%	0.0%	\$0.00	\$50.20	\$50.20	10.7%	0.0%	\$0.00
	Employee +1	\$530.12	\$530.12	0.0%	\$0.00	\$351.83	\$351.83	66.4%	0.0%	\$0.00	\$178.29	\$178.29	33.6%	0.0%	\$0.00
	Employee +2	\$1,060.23	\$1,060.23	0.0%	\$0.00	\$703.66	\$703.66	66.4%	0.0%	\$0.00	\$356.57	\$356.57	33.6%	0.0%	\$0.00
	Employee with 3+	\$1,590.36	\$1,590.36	0.0%	\$0.00	\$1,055.50	\$1,055.50	66.4%	0.0%	\$0.00	\$534.86	\$534.86	33.6%	0.0%	\$0.00