

TOWN OF PALM BEACH - MEDICAL CONTRIBUTION RATES FOR 2020

With Wellness Incentive

Plan	Tier	Total Monthly Premiums				Town of Palm Beach					Employee				
		Paid Monthly		Premium Difference		Paid Monthly		2020 Cost Sharing	Town Contribution Difference		Paid Monthly		2020 Cost Sharing	Employee Contribution Difference	
		2020	2019	%	\$	2020	2019		%	\$	2020	2019		%	\$
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

Plan	Tier	Total Monthly Premiums				Town of Palm Beach					Employee				
		Paid Monthly		Premium Difference		Paid Monthly		2020 Cost Sharing	Town Contribution Difference		Paid Monthly		2020 Cost Sharing	Employee Contribution Difference	
		2020	2019	%	\$	2020	2019		%	\$	2020	2019		%	\$
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