

**City of College Park**  
 Medical Renewal Analysis  
 July 1, 2023

<b>Aetna</b>			
		<b>HMO</b>	<b>POS</b>
<b>Plan Name</b>		HNOnly	OAMC
<b>Provider Network</b>		Aetna Health Network Only (HNOnly)	Open Access Managed Choice POS (OAMC)
<b>In-Network Benefits</b>			
<b>Office Visits (PCP/Specialist)</b>		\$25 / \$35	\$25 / \$40
<b>Deductible</b>	Single	\$1,000	\$1,000
	Family	\$2,000	\$2,000
<b>Coinsurance</b>		90%	90%
<b>Out of Pocket Maximum</b>	Single	\$3,500	\$4,500
	Family	\$7,000	\$9,000
<b>Hospital and Emergency</b>			
<b>Inpatient Hospital Copay</b>		Ded + coins	Ded + coins
<b>Outpatient Hospital Copay</b>		Ded + coins	Ded + coins
<b>Urgent Care</b>		\$50	\$50
<b>Emergency Room</b>		\$250	\$250
<b>Prescription Drugs</b>			
<b>Rx Deductible</b>		None	None
<b>Tier 1 (Preferred Value/Generic)</b>		\$10	\$10
<b>Tier 2 (Preferred Brand)</b>		\$25	\$25
<b>Tier 3 (Nonpreferred)</b>		\$50	\$50
<b>Tier 4 (Preferred Specialty)</b>		25% to \$300	25% to \$300
<b>Out of Network Benefits</b>			
<b>Deductible</b>		No benefit	\$2,000 / \$4,000
<b>Out of Pocket Maximum</b>		No benefit	\$9,000 / \$18,000
<b>Coinsurance</b>		No benefit	60%
		<b>HMO</b>	<b>POS</b>
		\$821.56	\$905.45
		\$1,593.81	\$1,756.61
		\$1,998.17	\$2,191.22

**City of College Park**  
Dental Renewal Analysis  
July 1, 2023

Aetna Renewal		
	DMO	DPPO
<b>Deductible</b>		
Individual	\$0	\$50
Family	\$0	\$150
<b>Office Visit Copay</b>		
Individual	\$5	\$0
<b>Coinsurance</b>		
Type A: Preventive Services	Based on schedule	100%
Type B: Basic Services	Based on schedule	80%
Type C: Major Services	Based on schedule	55%
Type D: Orthodontia	Based on schedule	50%
<b>Maximums</b>		
Annual Per Member	No maximum	\$1,000
Lifetime Orthodontia	\$3,000 copay	\$1,000
<b>Procedures</b>		
Oral Exams	Based on schedule	Type A
Oral Exam frequency	2 per year	2 per year
Bitewing X-rays	Based on schedule	Type A
Bitewing X-rays frequency	pending	2 per year
Full Mouth/Panoramic X-rays	Based on schedule	Type A
Full Mouth/Panoramic X-rays frequency	pending	1 in 3 Years
Fluoride	Based on schedule	Type A
Fluoride Age Limit	pending	Under age 19
Sealants	Based on schedule	Type A
Sealants Age Limit	pending	Under age 16
Space Maintainers	Based on schedule	Type A
Simple Extractions	Based on schedule	Type B
Complex Extractions	Based on schedule	Type C
Simple Periodontics	Based on schedule	Type C
Periodontal Surgery	Based on schedule	Type C
Simple Endodontics	Based on schedule	Type C
Complex Endodontics	Based on schedule	Type C
Crowns	Based on schedule	Type C
Crown Frequency		1 in 8 Years
Implants	Based on schedule	Not covered
Orthodontics (Child and/or Adult)	Adult & Child	Child only
UCR Percentage	Scheduled	90%
<b>Waiting Periods</b>		
Current	None	None
Late Entrants	Annual OE	Annual OE
Employer Contribution	None	None
Participation Requirement	30%	30%
<b>Aetna</b>		
	<b>DMO</b>	<b>DPPO</b>
	\$12.12	\$24.79
	\$21.87	\$46.96
	\$30.19	\$80.98

**City of College Park**  
 Voluntary Vision Marketing Analysis  
 July 1, 2023

<b>Aetna Proposed</b>	
Plan Name	
Network	Aetna Vision (EyeMed)
<b>In Network Benefit</b>	
Copays (Exams/Materials)	\$10 / \$20
Exam	\$10 copay
Eyeglass Lenses (Single/Bifocal/Trifocal)	\$20 copay
Frame Allowance	\$130
<b>Frequency</b>	
Exams	Every 12 months
Lenses or Contact Lenses	Every 12 months
Frames	Every 24 months
<b>Contact Lenses</b>	
Contact Lens Fit & Follow Up (Std/prem)	\$40 / 10% off
Contact Lenses - Elective	\$130
Contact Lenses - Medically Necessary	Covered in full
<b>Out of Network Reimbursement</b>	
Exam	\$32
Lenses (Single/Bifocal/Trifocal)	\$15 / \$30 / \$60
Frames	\$90
Elective Contact Lenses	\$90 / \$104
Necessary Contact Lenses	\$200
<b>ER Contribution</b>	Voluntary
<b>Participation Requirement</b>	15%
<b>Aetna</b>	
	\$5.26
	\$10.00
	\$14.60

# City of College Park

## Basic Life Renewal Analysis

July 1, 2023

New York Life		
Current / Renewal		
<b>Eligibility</b>	FT Ees working 30+ hours	
Class 1	Mayor, Council, Police, Public Safety, Fire,	
Class 2	Department Heads or Supervisors All Other Employees	
<b>Life and AD&amp;D Amounts</b>		
Employees - Class 1	\$25,000	
Employees - Class 2	\$12,500	
Additional AD&D - Emergency Disaster Team	200% of principal to \$50,000	
Additional AD&D - Law Enforcement	200% of principal to \$50,000	
<b>Guaranteed Issue</b>		
Employees	Full benefit	
<b>Reduction Schedule</b>		
<b>Benefits Reduced to</b>	<b>Percentage</b>	<b>Age</b>
	65%	65
	50%	70
<b>Coverage Termination</b>		
Employee	Retirement	
<b>Plan Provisions</b>		
Waiver of Premium	Elig to 60, terms at 65	
Living Benefit Rider	Included	
Portability	Included	
Conversion	Included	
<b>Participation Requirement</b>	100%	
<b>Rate Guarantee</b>	Until 2024	
<b>Employee Rate per \$1,000</b>		
	<b>Current</b>	<b>Renewal</b>
Basic Employee Life	\$0.130	\$0.130
Basic Employee AD&D	\$0.020	\$0.020

This comparison is intended to illustrate the carrier's proposed services and rates and should not be relied upon to fully determine benefits and rates. Refer to carrier's renewal/proposal for a complete representation of coverage terms and conditions.

## City of College Park

### Voluntary Term Life and AD&D Renewal Analysis

July 1, 2023

New York Life Current / Renewal				
<b>Eligibility</b>	FT Ees working 30+ hours per week			
<b>Benefit Amount</b>				
Employee	\$10,000 increments to \$500,000			
Additional Line of Duty AD&D benefit	Not included			
Spouse	\$10,000 increments to \$300,000 or 100% of Ee amt			
Children (15 days to 26 years)*	\$10,000			
<b>Guarantee Issue</b>				
Employee	\$150,000		\$150,000	
Spouse		\$50,000		
Children		\$10,000		
<b>Reduction Schedule</b>				
	<b>Percentage</b>		<b>Age</b>	
<b>Benefits Reduced To</b>	65%		65	
	50%		70	
<b>Coverage Termination</b>				
Employee	Retirement			
Spouse	Employee retirement			
<b>Contract Features</b>				
<b>Waiver of Premium</b>	Elig to 60, terms at 65			
<b>Accelerated Benefit</b>	Included			
<b>Portability</b>	Included			
<b>Conversion</b>	Included			
<b>True Open Enrollment?</b>	Not included			
<b>Annual Increase Available without EOI</b>	2 increments for Ee and Spouse to GI			
<b>Electronic EOI / SSO with bswift?</b>	Yes			
<b>Rate Based on Spouse Age</b>	Employee age (rate and reductions)			
<b>Eligible Child Age</b>	26			
<b>Employee Life Rates per \$1,000</b>	Current		Renewal	
	Employee	Spouse	Employee	Spouse
< 25	\$0.083	\$0.083	\$0.083	\$0.083
25-29	\$0.083	\$0.083	\$0.083	\$0.083
30-34	\$0.091	\$0.091	\$0.091	\$0.091
35-39	\$0.116	\$0.116	\$0.116	\$0.116
40-44	\$0.191	\$0.191	\$0.191	\$0.191
45-49	\$0.323	\$0.323	\$0.323	\$0.323
50-54	\$0.497	\$0.497	\$0.497	\$0.497
55-59	\$0.813	\$0.813	\$0.813	\$0.813
60-64	\$1.285	\$1.285	\$1.285	\$1.285
65-69	\$2.081	\$2.081	\$2.081	\$2.081
70-74	\$3.383	\$3.383	\$3.383	\$3.383
75+	\$3.383	\$3.383	\$3.383	\$3.383
<b>AD&amp;D Rate per \$1,000</b>	NA		NA	
<b>Child Life Coverage</b>	Life	AD&D	Life	AD&D
Child Rates	\$0.200	NA	\$0.200	NA
<b>Participation Requirement</b>	Current			

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# City of College Park

## Employer-Paid Short Term Disability Renewal Analysis

July 1, 2023

New York Life Current / Renewal	
<b>Eligibility</b>	FT Ees working 30+ hours
<b>Definition of Earnings</b>	Base salary
<b>Benefit Percentage</b>	
Core Benefit	40%
Optional Benefit	60%
<b>Weekly Maximum</b>	
Core Benefit	\$500
Optional Benefit	\$500
<b>Elimination Period</b>	
Accident	45 days
Illness	45 days
Hospitalization	45 days
Benefit Duration	20 weeks
Benefit Offset by Sick Leave?	Yes
<b>Contract Features</b>	
Employer Contribution	Base 100%, buy up 0%
Pre-Existing Condition Limits	None
24 Hour Coverage	Non-occupational only
SSO with bswift?	Yes
One Time Open Enrollment	Not included
Participation Requirement	Current
<b>Monthly Rate (per \$10 / weekly benefit)</b>	
Core Benefit	\$0.219   \$0.219
Optional Benefit	\$0.273   \$0.273

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# City of College Park

## Employer-Paid Long Term Disability Renewal Analysis

July 1, 2023

New York Life Current / Renewal		
<b>Eligibility</b>	FT Ees working 30+ hours	
<b>Definition of Earnings</b>	Base salary	
<b>Benefit Outline</b>		
Benefit Percentage		
Core Benefit	40.00%	
Optional Benefit	60.00%	
Maximum Benefit	\$6,000	
Minimum Benefit	\$100	
Elimination Period	180 Days	
Own Occupation Period	Max Benefit Duration	
Benefit Duration	SSNRA	
Benefit Offset by Sick Leave?	Yes	
<b>Contract Features</b>		
Pre-Existing Condition Limits	3 / 12	
Mental & Nervous	24 months	
Alcohol & Drug	24 months	
Specified Conditions Limitation	No limitation	
Return to Work	Included	
Survivor Benefit	Included	
Waiver of Premium	Included	
Conversion	Not included	
Contribution	100% Core, 20% buy up	
24-Hour Coverage	Non-occupational only	
One Time Open Enrollment	Not included	
SSO with bswift?	Yes	
Participation Requirement	Current	
<b>Rates</b>		
<b>Monthly Rate / \$100 payroll</b>		
Core Benefit	\$0.220	\$0.220
Optional Benefit	\$0.423	\$0.423

# City of College Park

## Group Accident Summary

July 1, 2023

Aflac Group Accident Custom High	
Benefit Summary	
<b>Emergency and Initial Care</b>	
Doctor's Office Initial Visit	\$100
Emergency Room Treatment	\$200
Diagnostic Exam	\$200
Follow Up Doctor Visits	\$50 (6 max)
<b>Ambulance</b>	
Ambulance Ground	\$400
Ambulance Air	\$1,200
<b>Hospitalization</b>	
Hospital Admission	\$1,500
Hospital Admission (Intensive Care)	\$1,500
Hospital Stay	\$300 per day
Hospital (Intensive Care)	\$800 per day
Maximum Benefit Period	365 days (30 ICU)
<b>Fractures</b>	Up to \$8,000
<b>Wellness</b>	\$50 (Ee, spouse, child)
Contract Provisions	
<b>Age Reduction</b>	None
<b>Portability</b>	2019 Portability
<b>SSO with bswift?</b>	Yes
<b>Participation Requirements</b>	25 lives
<b>Rate Guarantee</b>	1 Year
Monthly Rate	
	<b>Aflac</b>
<b>Employee</b>	\$15.98
<b>Employee + Spouse</b>	\$26.93
<b>Employee + Child(ren)</b>	\$34.57
<b>Family</b>	\$45.52

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**City of College Park**  
 Critical Illness Summary  
 July 1, 2023

Aflac		
<b>Benefit Summary</b>		
<b>Issue Age/Attained Age</b>	Attained Age	
<b>Benefit Amount</b>		
Employee	Up to \$30,000	
Spouse	50%	
Child(ren)	50%	
<b>Guaranteed Issue</b>	\$30,000 Ee / \$15,000 Spouse	
Guaranteed Issue Term	GI for 2 years	
<b>Recurrence Benefit</b>	Included	
Separation Period for Additional Diag	6 months (12 months for Cancer)	
<b>Lifetime Maximum Benefit</b>	None	
<b>Contract Provisions</b>		
<b>Benefit Reduction</b>	None	
<b>Portability</b>	2019 Portability	
<b>Pre-Existing Condition</b>	None	
<b>New Employee Waiting Period</b>	None	
<b>Waiver of Premium</b>	Not included	
<b>SSO with bswift?</b>	Yes	
<b>Wellness Benefit</b>		
Employee	\$75	
Spouse	\$75	
Child	No benefit	
<b>Hospital Stay Benefit</b>	No benefit	
<b>Ambulance Benefit</b>	No benefit	
<b>Standard Covered Conditions</b>		
<b>Cancer</b>	100%	
Carcinoma in Situ	25%	
Skin Cancer	\$250	
<b>Heart Attack</b>	100%	
<b>Sudden Cardiac Arrest</b>	100%	
<b>Coronary Artery Bypass Surgery</b>	25%	
<b>Stroke</b>	100%	
<b>End Stage Renal Failure</b>	100%	
<b>Major Organ Transplant</b>	100%	
<b>Bone Marrow/Stem Cell Transplant</b>	100%	
<b>Minimum Enrollment</b>	25 lives	
<b>Rate Guarantee</b>	1 Year	
<b>Monthly Rates</b>		<b>EE Rates with Cancer per \$10,000 (for comparison only)</b>
<b>Age</b>	<b>Non-Tobacco</b>	<b>Tobacco</b>
<25	\$5.400	\$6.840
25-29	\$6.770	\$8.720
30-34	\$7.650	\$10.610
35-39	\$9.610	\$13.980
40-44	\$11.370	\$16.620
45-49	\$13.360	\$19.670
50-54	\$20.040	\$30.400
55-59	\$19.560	\$30.710
60-64	\$39.150	\$60.380
65-69	\$68.400	\$103.490
70-74	\$68.400	\$103.490
75-79	\$68.400	\$103.490
80-84	\$68.400	\$103.490
85+	\$68.400	\$103.490

This comparison is intended to illustrate the carrier's proposed services and rates and should not be relied upon to fully determine benefits and rates. Refer to carrier's renewal/proposal for a complete representation of coverage terms and Conditions shown are a summary of covered benefits only. See carrier proposal for complete list of covered conditions.

## City of College Park

### Standalone Cancer Summary

July 1, 2023

Plan Name		Aflac Cancer
Coverage Type		Individual
Guaranteed Issue		Not included
Spouse Coverage		Up to 100% of Ee amount
Issue Ages		Age 18 - 75
Guaranteed Renewable		No
Waiver of Premium		Included
Pre-Existing Limitation		NA
SSO with bswift?		No
Coverage Type		
Coverage Type		Cancer
Benefit Highlights		
Initial Diagnosis		\$4,000 (\$8,000 child)
Ambulance		\$250 land / \$2,000 air
Ambulatory Surgical Center		See individual benefits
Anesthesia		25% of surgery benefit
Anti-Nausea Benefit		\$100 per month
Blood, Plasma & Platelets		\$50 per day IP / \$175 per day OP
Bone Marrow or Stem Cell Transplant		\$7,000
Cancer Screening		\$75
Extended-Care Facility		\$100 per day (30 days max)
Home Health Care		\$100 per day (30 days max)
Hospice		\$50 per day (\$1,000 day 1)
Hospital Confinement		\$200 / \$400 (after 31 days)
Intensive Care		Not included
Medical Imaging		Not included
Non-Local Transportation		\$0.40 per mile up to \$1,200
Outpatient Lodging		\$65 per day (up to 90 days per year)
Physical or Speech Therapy		Not included
Private Duty Nursing		\$100 per day
Prosthesis		\$2,000
Radiation and Chemotherapy		Up to \$1,200 per month
Reconstructive Surgery		Up to \$2,000 per day
Second Surgical Opinion		\$300 (once per lifetime)
Surgery		Up to \$4,250 per day
Monthly Premiums		
		Aflac Cancer
Employee		\$39.46
Employee + Spouse		\$71.70
Employee + Child		\$39.46
Family		\$71.70

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## City of College Park

### Voluntary Group Hospital Indemnity Summary

July 1, 2023

Aflac Proposed	
Hospital Confinement	\$1,000
Confinement Limit	Once per accident/sickness per year
Daily Hospital Confinement	\$200 per day (maximum 31 days per accident/sickness)
Hospital Intensive Care	\$400 per day (maximum 10 days) per accident/sickness
Emergency Room*	Not included
Surgical Benefit*	Not included
Extended Benefit Rider*	Not included
Lab Test and X-Ray*	Not included
Medical Diag and Imaging*	Not included
Ambulance*	
Ground	Not included
Air	Not included
Pregnancy Covered	Yes with complications
Mental Illness Covered	Yes
Drug Addiction and Alcoholism Covered	Yes
<b>Monthly Rates**</b>	
Employee	\$16.22
Employee + Spouse	\$32.64
Employee + Child	\$26.12
Family	\$42.54

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