BILL NO. S-20-11-16

SPECIAL ORDINANCE NO. S-\_\_\_\_\_

AN ORDINANCE approving the awarding of RENEWAL OF SELF-FUNDED HEALTH & DENTAL PLANS (ADMINISTRATION AND REINSURANCE COVERAGE) AND GROUP LIFE/AD&D INSURANCE AND LONG TERM AND SHORT TERM DISABILITY INSURANCE PLANS by the City of Fort Wayne, Indiana, by and through its Department of Purchasing and AUTOMATED GROUP ADMINISTRATION / SYMETRA LIFE INSURANCE for the HUMAN RESOURCES AND BENEFITS DEPARTMENT.

NOW, THEREFORE, BE IT ORDAINED BY THE COMMON COUNCIL OF THE CITY OF FORT WAYNE, INDIANA;

SECTION 1. That RENEWAL OF SELF-FUNDED HEALTH & DENTAL PLANS (ADMINISTRATION AND REINSURANCE COVERAGE) AND GROUP LIFE/AD&D INSURANCE AND LONG TERM AND SHORT TERM DISABILITY INSURANCE PLANS between the City of Fort Wayne, by and through its Department of Purchasing and AUTOMATED GROUP ADMINISTRATION/SYMETRA LIFE INSURANCE for the HUMAN RESOURCES AND BENEFITS DEPARTMENT, respectfully for:

Self –Funded Health & Dental: Automated Group Administration

Total annual fees are based on per person/per month enrollment.
Total annual not to exceed \$2,650,000

Group Life/AD&D/LTD/STD: Symetra Life Insurance Company

Total annual fees are based on per person/per month enrollment.

Total annual not to exceed \$1,375,000

(Includes \$375,000 of Supplemental Life Insurance (EMPLOYEE PAID))

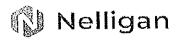
involving a total cost of not to exceed FOUR MILLION, TWENTY-FIVE THOUSAND AND 00/100 DOLLARS (\$4,025,000.00)- (INCLUDES \$375,000 OF EMPLOYEE PAID LIFE INS) all as more particularly set forth in said RENEWAL OF SELF-FUNDED HEALTH & DENTAL PLANS (ADMINISTRATION AND REINSURANCE COVERAGE) AND GROUP LIFE/AD&D INSURANCE AND LONG TERM AND SHORT TERM DISABILITY INSURANCE PLANS which are on file in the Office of the Department of Purchasing, and are by reference incorporated herein, made a part hereof, and is hereby in all things ratified, confirmed and approved.

1	SECTION 2. That this Ordinance shall be in full force and effect from and after its
2	passage and any and all necessary approval by the Mayor.
3	
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5	Council Member
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8	APPROVED AS TO FORM AND LEGALITY
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11	Carol Helton, City Attorney
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## City of Fort Wayne January 1, 2021 Self Funded Cost Comparison



	Corrent a 2020		Renewal = 2021			Alternate = 2021.	
Plan Administrator	ΛGΛ		ý¢	in.		$AG\Lambda$ , $AG\Lambda$	
Mauaging Underweiter	MDS		Mi	DS .	MDS		
Reinsurance Carrier	Companion Life		Companion Life		Companion Life		
Networks Signalure Care BIO & Evolutions		Signature Care BPO & Evolutions		Signalure Care EPO & Evolutions			
Reinsurance Contract Terms							
Specific Deductible	\$350,000		\$350,000		\$375,0	i i	
Aggregating Specific Deductible	\$175,	000	\$175,000		\$175,000		
Specific Contract	18/	12	18,	/12	18/1	1	
Aggregate Contract	18/	12	18,	/12	18/1	į	
Specific Contract Coverage	Med	ical	Мес	lical	Medi		
Aggregate Contract Coverage	Medical/I	kx/Dental	Medical/I	Rx/Dental	Medical/R	x/Dental	
Enrollment	Medical	Dental	Medical	<u>Dental</u>	Medical	<u>Dental</u>	
TOTAL	2055	2080	2055	2080	2055	2080	
Administration Pees							
Medical	17.	50	17.	.95	17.9		
Denial	3.0	90	3.00		3,0		
PPO Access	6.5	60	6.50		6.50		
Utilization Review/Mgmt	3.3	25	3.25		3,25		
OP Therapy Review	0.5	0	0.5	0.70			
OP Surgery Review	0.1	30	08,0		0.8	-	
MCC Disease Mgmt Pkg	4.3	25	4.	65	4,6		
HealthiestYou	5,5	50	5.	50	5,5	0	
Dental PPO Access	1,3	75	1.	75	1.7	5	
Total Monthly Admin per Employee	43.	25	44	.10	44,1	10	
Subrogation Pee	1 1		Included		Included		
Out-of-Network Negotiated Saving	Out-of-Network Negotiated Saving Included		Included		Included		
Monthly Administration Costs \$88,997.50		\$90,744.25		\$90,74	14,25		
Annual Administration Costs	Annual Administration Costs \$1,067,970,00		\$1,088,931,00		\$1,088,931.00		
Reinsurance Premiums							
Specific Premium	57	.95	59	1.75	54.0		
Aggregate Fremium 2.84		2,89		2.95			
Monthly Reinsurance Premium \$124,994.4		94.45	\$128,	797,45	\$117,2		
Annual Reinsurance Premium \$1,499,933.40		\$1,545,569.40		\$1,406,998.20			
Total Pixed Plan Costs	\$2,567	,903,40	\$2,634	,500.40	\$2,495,	929,20	



DEHAYES

Financial Analysis: ALL LINES

City of Fort Wayne

LONGITERMIDISATION	Symetra-Previous	Symetra Inforce	MetLife
Monthly Premium	\$17,720.71	\$19,349.10	\$25,623.18
Rate Guarantee	N/A	until 1/1/23	3 Years
Notes			
SHORT TERMIDISABILITY	Symetra- Previous	Symetra Inforce	MetLife
Monthly Premium	\$26,412.08	\$28,813.18	\$28,195.75
Rate Guarantee	NIA	tıntil 1/1/23	3 Years
Notes			
LIEE/AD&D	Symetra- Previous	Symetra Inforce	MetLife
Monthly Premium	\$32,387.42	\$30,708.07	\$23,270.96
Rate Guarantee	NA	untii 1/1/23	3 Years
Notes			
Gast/Analysis			
Combined Monthly Premium	\$76,520.21	\$78,870.35	\$77,089.89
Combined Annual Premium	\$918,242.50	\$946,444.20	\$925,078.68
Annual Change			-\$21,365.53
Annual % Change		; :	-2.26%
Carrier Comments			Met willing to write Life/Vol Life Stand Alone
Notes	Symetra will extend current rates until 1/1/23. They will not unbundle Life and Disability.		
Declined to Quote - Did not release a proposal	Cigna, elipst.ife, Lincoln Financial, OneAmerica, Guardian, Muluat, RSL, Unum, Sun Life		



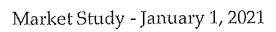
Florencial Analysis: STO, LTO, LIFE

icity of Fart Wayne			
	Symetra · Previous	Symetra Inforce	MetLile
TO/IC-1EVW DIEVRINIA	SAIIISITA LIANIODS	Systetta kilotçe	piote-14
			:
Class 1: Alfostine Elected Officials and Division    Heads			.,
Class 2. All other full time Employees excluding			
Poice Offcers & Firefighters  Benefit Percentage	660	oā'''	60.00%
Haximum Horibly Benefit	\$5.0		\$5,000
Ousranteed [Estle	\$5,0	(4	\$5,000
Elimination Period	83 [1		60 Days
Maximum Benefit Period	To Secial Security 110 2 Year D		To Social Security Hormal Retrement Age 2 Year Own Occ
Definition of Disability - Class 1 & Class 2 Pre-Existing Condition	3/3/		3/3/12
Reptableryous Limitation	24 M	antha.	24 Marchs
Drug'Alcohot Elmitation :	24 Mo		24 Months
Self-Reported Limitation	tle		Nora
(FAP	1077 j	1077	kytujed 1077
Total Govered Lives	\$4,789,38)	\$4,769,280	\$4,769,380
Rule per BIEWCovered Morethly Payroll	\$0,370	10,404	\$0,535
	\$17,720.71	\$19,349.10	\$25,023,18
Rate Guarantee :	N/A	omii 1/1/23	. 3 Year
!			
Notes .			
AUDITOTERAL DEADLITY	Symptra · Provious	Symetra Inforce	MelLife
Class 1: Attristme Elected Officials and Division			. <b>x</b>
Class 2. All other full-time Employees excluding			x
Poice Officers & Firefighters	£9 (	50%	69,0675
Benefit Percentage  Asyxtmum Weekly Bonefit	\$1,3		( \$1,300
Einfination Period (Accident/Sickness)	700		7/7 Days
Haximum Benefit Period		leeks	12 Weeks
Definition of Disability		Disability	Partal Osalidy
Continuation Pay Offset		10 	i No
FICA Match Pre-Existing Condition		)A	lina
Tole! Covered Lives	1050	1646	1060
Benefit Voloms	1640,028	5669,026	\$650,028
Rate per \$100Veekly Benefit	10.355	\$0.420	\$0,411
:Hontisty Fremium	\$26,412.03	\$20,013.10 : unii 1/1723	- \$28,195.76 3 year
Rate Ousrantee	19A	i sans muse	
Hotes			
UFF/OAD	Symplica - Gurrent	Symetra-Renewal	MetLife
Class 1: All active members of the Patrolinen's	Ex to \$150,060	/3×1a 5350,000	i 1x to 5 150,000/3x to 5350,000
Benevolera Association (PBA)			
Class 2: All active Firefighters Class 3: All active members of the Fraleins		/1s.ta 5160,000	Ex to \$150,000/1x to \$150,000
Order of Police (FOP)	1x 10 \$150,000	v3cto \$350,000	fx to \$160,000/3x to \$350,000
Class 4: All Other active Employees			1
		VIX to \$150,000	5x to \$150,600V1x to \$150,000
Class 6: All Elected Officials and Division Heads	1x la \$150.000	Vfxto \$150,060 Vfxto \$150,690	1
Class 6: Retired Firefigliters who are members	1x to \$160,000		5x to \$150,600V1x to \$150,000
Class 6: Retired FireEgisters who are members of the IAFF Local 24	1x to \$160,000 F1xt \$	vixtu \$150,690 17,500	1×10 \$150,600/1×10 \$150,000 1×10 \$150,000/1×10 \$150,000 Fiat\$1,500
Class 6: Retired FireEgities who are members of the IAFF Local 24 Class 7: All Other members who colless on or latter January 1, 1885	1x to \$160,000 F1xt \$	vixto \$150_690	1x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000
Class 6: Retired FireEgitiers who are members of the (AFF Logal 24 Class 7: All Other members who solves on or latter January 1, 1881 Class 8: All Other members who solved	18 to \$150,000 \$ kel \$ Figh \$	VENTA \$150,690 17,500 15,000	1x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fb1 15,000
Class 6: Retired Fire Epiters who are members of the LAFF Local 24 Class 7: All Other members who sollres on or latter January 1, and Class 8: All Other members who sollred between January 1, 1979 and polor to January 1, 1981	1x to \$150,000 Fist \$ Fist \$	vixtu \$150,690 17,500	1×10 \$150,600/1×10 \$150,000 1×10 \$150,000/1×10 \$150,000 Fiat\$1,500
Class 6: Retired Firefishers who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1881 Class 8: All Other members who salted between January 1, 1979 and polor to January 1, 1979 and polor to January 1, 1981 Class 9: All Other members who solved prior to	1x to \$150,000 FIN S Fish \$	VENTA \$150,690 17,500 15,000	1x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fb1 15,000
Class 6: Retired FireSpiters who are members of the IAFF Local 24 Class 7: All Other members who selless on or latter January 1, 1981 Class 8: All Other members who selled between January 1, 1979 and pelor to January 1, 1981 Class 9: All Other members who retired prior to January 1, 1991	1x to \$160,000 Fix to Fix to Fix to Fix to	viktu \$180,000 17,500 15,500 57,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fbi 15,000 Fbi \$2,000 Fbi \$1,000
Class 6: Retired Fireflyters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1881 Class 8: All Other members who salted between January 1, 1879 and polor to January 1, 1979 and polor to January 1, 1981 Class 9: All Other members who retired prior to January 1, 1979 Class 9: All Other members who retired prior to January 1, 1979 Class 10: Members of the Fraternal Order of Police who retired on a fifter January 1, 1873	1x to \$160,000 Fix to Fix to Fix to Fix to	VENTO \$160,090 17,500 15,000	1x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fish 15,000 Fish \$2,000
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1991 Class 8: All Other members who solved between January 1, 1999 and polor to January 1, 1991 Class 9: All Other members who rotived prior to January 1, 1979 Class 9: All Other members who rotived prior to January 1, 1979 Class 10: Members of the Fraternal Order of Police who relited on or after January 1, 1993 and prior to January 1, 1993 and prior to January 1, 1993	1x to \$160,000 Fix to Fix to Fix to Fix to	viktu \$180,000 17,500 15,500 57,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fbi 15,000 Fbi \$2,000 Fbi \$1,000
Class 6: Retired Fire Epiters who are members of the LAFF Local 24 Class 7: All Other members who colless on or after January 1, 1998 Class 8: All Other members who colled between January 1, 1998 and pelor to January 1, 1998 Class 9: All Other members who rotited prior to January 1, 1999 Class 9: All Other members who rotited prior to January 1, 1999 Class 10: Members of the Fraterial Order of Police who retired on or after January 1, 1998 and prior to January 1, 2002 Class 11: Members of the Patrolmen's Benevolent Association (PSA) who retired on or	1 x to \$160,000 Fix to Fot to Fix to Fix to	viktu \$150,000 17,500 15,000 67,000 51,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Flat \$1,000 Flat \$2,000 Flat \$1,000 Flat \$1,000
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or after January 1, 1981 Class 8: All Other members who solved between January 1, 1979 and polor to January 1, 1991 Class 9: All Other members who retired prior to January 1, 1979 Class 10: Members of the Fraternal Order of Police who retired on or after January 1, 1993 and prior to January 1, 1993 And prior to January 1, 1990 All Members of the Pairolmen's Denevolent Association (PBA) who retired on or after January 1, 1993 After January 1, 1990 and prior to January 1,	1 x to \$160,000 Fix to Fot to Fix to Fix to	viktu \$180,000 17,500 15,500 57,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Fbi 15,000 Fbi \$2,000 Fbi \$1,000
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who colless on or after January 1, 1993 Class 6: All Other members who colless on or 1, 1993 Class 9: All Other members who colled between January 1, 1999 and pelor to January 1, 1993 Class 9: All Other members who rotited prior to January 1, 1999 Class 10: Members of the Fraterial Order of Police who retired on or after January 1, 1993 and prior to January 1, 2002 Class 11: Members of the Patrolmen's Benevolent Association (PBA) who retired on or	1 x to \$160,000 Fix to Fix to Fix to Fix to Fix to Fix to Fix to	VIXIU \$150,000 17,500 15,000 67,000 61,000 10,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Flat \$1,000 Flat \$2,000 Flat \$1,000 Flat \$10,000 Flat \$10,000 Flat \$10,000 Flat \$10,000
Class 6: Retired Fire Briters who are members of the LAFF Local 24 Class 7: All Other members who solves on or lafter January 1, 1981 Class 8: All Other members who solved between January 1, 1979 and polor to January 1, 1981 Class 9: All Other members who rotived pilor to January 1, 1979 Class 10: Members of the Fraternal Order of Police who selved on or after January 1, 1993 and pilor to January 1, 1993, and pilor to January 1, 2002 Class 11: Members of the Patrolmen's Denevolent Association (PBA) who retired on or after January 1, 1999 and pilor to January 1, 1999 and pilor to January 1, 2002 Class 12: All Other Retirees Guaranteed Issue	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts	VILLU \$180,000 17,500 15,500 17,000 11,000 10,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Flat \$1,000 Flat \$1,000 Flat \$10,000 Flat \$16,000 Flat \$16,000 Flat \$16,000
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who salres on or latter January 1; 1991 Class 6: All Other members who salred between January 1; 1993 and pelor to January 1; 1991 Class 9: All Other members who rotived pilor to January 1; 1999 Class 10: Members of the Fraterial Order of Police who relied on or after January 1; 1993 and pilor to January 1; 1993 and pitor to January 1; 1998 Pall Polinen's Denovolent Association (PAB) who relied on or after January 1; 1993 and pitor to January 1; 1998 and pilor to January 1; 2002 Class 12: All Other Retirees (Quaranteed Issue Age Reduction Schodule	1 x to \$160,000 Fix to	VIXTU \$150,090 17,500 17,500 15,000 10,000 10,000 10,000 10,000	5x to \$150,000/1x to \$150,000 1x to \$150,000/1x to \$150,000 Flat \$17,500 Flat \$1,000 Flat \$2,000 Flat \$1,000 Flat \$10,000 Flat \$10,000 Flat \$10,000 Flat \$10,000
Class 6: Retired Fire Briters who are members of the LAFF Local 24 Class 7: All Other members who solves on or lafter January 1, 1981 Class 8: All Other members who solved between January 1, 1979 and polor to January 1, 1981 Class 9: All Other members who rotived pilor to January 1, 1979 Class 10: Members of the Fraternal Order of Police who selved on or after January 1, 1993 and pilor to January 1, 1993, and pilor to January 1, 2002 Class 11: Members of the Patrolmen's Denevolent Association (PBA) who retired on or after January 1, 1999 and pilor to January 1, 1999 and pilor to January 1, 2002 Class 12: All Other Retirees Guaranteed Issue	1 x to \$160,000 Fixts	VIXTU \$150,000 17,500 15,000 15,000 10,000 1	5x to \$150,000 to \$150,000  1x to \$150,000 tx to \$150,000  Fist \$17,000  Fist \$1,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Alterial \$10,000
Class 6: Retired Pirefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1991 Class 8: All Other members who solves on or latter January 1, 1993 and polor to January 1, 1993 Class 9: All Other members who rotived pilor to January 1, 1979 Class 9: All Other members who rotived pilor to January 1, 1979 Class 10: Members of the Fraternal Order of Police who relited on or after January 1, 1993 and pilor to January 1, 1993 and pilor to January 1, 1993 pilor pilor latter January 1, 1993 and pilor to January 1, 1993 class 11: Members of the Pationenic Benevolent Association (PAB) who retired on or latter January 1, 1998 and pilor to January 1, 1998 (Class 12: All Other Retirees (Gusranteed Issue Age Reduction Schodule (Portability Total Corcred Lives (Benefit Velume	1x to \$160,000 Fix to \$160,000 Fix to \$161,50 Fix to \$161,50 Fix to \$161,50 R R R 2724 \$110,553,400	VIXIU \$150,000 17,500 15,000 15,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000	5x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Ful \$5,000  Ful \$1,000  Ful \$10,000  Flat \$10,000  Flat \$10,000  None  Joctobed  2810  \$110,053,400
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or after January 1, 1881 Class 8: All Other members who solved between January 1, 1979 and polor to January 1, 1991 Class 9: All Other members who retired prior to January 1, 1979 Class 9: All Other members who retired prior to January 1, 1979 Class 10: Members of the Fraternal Order of Police who retired on or after January 1, 1983 and prior to January 1, 1902 Class 1: Members of the Patrolmen's Denevolent Association (PBA) who retired on or after January 1, 1989 and prior to January 1, 2002 Class 1: Members of the Patrolmen's Denevolent Association (PBA) who retired on or after January 1, 1989 and prior to January 1, 2002 Class 1: All Other Retireos Guaranteed Issue Age Reduction Schodule Portability Total Covered Lives (Benefit Volume) Life Rato per \$1002/Volume	1x to \$160,000 Fixts Fix	VIXTU \$150,000 17,500 15,000 15,000 10,000 1	5x to \$150,000 to \$150,000  1x to \$150,000 tx to \$150,000  Fist \$17,000  Fist \$1,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Alterial \$10,000
Class 6: Retired Pirefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1991 Class 8: All Other members who solves on or latter January 1, 1993 and polor to January 1, 1993 Class 9: All Other members who rotived pilor to January 1, 1979 Class 9: All Other members who rotived pilor to January 1, 1979 Class 10: Members of the Fraternal Order of Police who relited on or after January 1, 1993 and pilor to January 1, 1993 and pilor to January 1, 1993 pilor pilor latter January 1, 1993 and pilor to January 1, 1993 class 11: Members of the Pationenic Benevolent Association (PAB) who retired on or latter January 1, 1998 and pilor to January 1, 1998 (Class 12: All Other Retirees (Gusranteed Issue Age Reduction Schodule (Portability Total Corcred Lives (Benefit Velume	1x to \$160,000 Fixts Fix	VIXIA \$150,000  17,500  15,000  17,000  10,000  10,000  10,000  10,000  2754  \$10,020  10,020  10,020  10,020  10,020  10,020	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,000  Flat \$2,000  Flat \$1,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Alono  Included  2816  \$110,053,400  \$0,020  \$22,20,95
Class 6: Retired Fire Epiters who are members of the LAFF Local 24 Class 7: All Other members who colless on or after January 1, 1898 Class 8: All Other members who colless on or 1898 Class 9: All Other members who colled between January 1, 1898 and pelor to January 1, 1998 Class 9: All Other members who colled pilor to January 1, 1999 Class 10: Members of the Fraterial Order of Police who retiled on or after January 1, 1993 and pilor to January 1, 1993 and pilor to January 1, 1898 and pilor to January 1, 1898 services for January 1	1x to \$160,000 Fix to \$160,000 Fix to \$161,5 Fix to \$162,5 Fix to \$10,551,400 \$10,050,400 \$10,	17,500 17,500 15,000 15,000 10	\$x to \$150,000 to
Class 6: Retired Pirefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1991 Class 8: All Other members who solves on or latter January 1, 1993 and polor to January 1, 1993 Class 9: All Other members who retired prior to January 1, 1979 Class 9: All Other members who retired prior to January 1, 1979 Class 10: Members of the Fraternal Order of Police who retired on or after January 1, 1993 and prior to January 1, 1993 and prior to January 1, 1993 and prior to January 1, 1993 Enervolent Association (PAB) who retired on or after January 1, 1998 and prior to January 1, 1990 Class 12: All Other Retireos (Gusranteed Issue Age Reduction Schodule (Portability Total Corcred Lives (Benefit Volume (He Rato per \$1003/Volume (Honthly Premium) Rato Gusrantee (COTTAILITE)	1x to \$160,000 Fix to \$160,000 Fix to	17,500 17,500 17,500 15,000 17,500 15,000 17,000 110,0	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,000  Flat \$2,000  Flat \$1,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Alono  Included  2816  \$110,053,400  \$0,020  \$22,20,95
Class 6: Retired Fire Epiters who are members of the LAFF Local 24 Class 7: All Other members who colless on or after January 1, 1898 Class 8: All Other members who colless on or 1898 Class 9: All Other members who colled between January 1, 1898 and pelor to January 1, 1998 Class 9: All Other members who colled pilor to January 1, 1999 Class 10: Members of the Fraterial Order of Police who retiled on or after January 1, 1993 and pilor to January 1, 1993 and pilor to January 1, 1898 and pilor to January 1, 1898 services for January 1	1x to \$160,000 Fix to \$160,000 Fix to \$161,5 Fix to \$162,5 Fix to \$10,551,400 \$10,050,400 \$10,	17,500 17,500 15,000 15,000 10	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Fist \$17,500  Fist \$1,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Allow \$150,000  Allow \$150,
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or latter January 1, 1991 Class 8: All Other members who solves on or latter January 1, 1993 and polor to January 1, 1993 Class 9: All Other members who retired pilor to January 1, 1979 Class 9: All Other members who retired pilor to January 1, 1979 Class 9: All Other members who retired pilor to January 1, 1983 and pilor to January 1, 1983 and pilor to January 1, 1983 and pilor to January 1, 1083 who retired on or latter January 1, 1989 and pilor to January 1, 1980 Class 12: All Other Retireos (Gustanteed Issue Class 12: All Other Retireos (Gustanteed Issue Age Reduction Schodule (Portability Total Corceed Lives Elsenfil Volume Life Rate per \$1007A/Olume Alba D Rate per \$1007A/Olume (Honthly Premium Rate Gustanteed Combined Monthly Premium Combined Montal Premium Annual Change	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts 100 1000 1000 1000 1000 1000 1000 100	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  None  Decladed  2810  \$110,053,400  \$0,014  \$13,270,96  \$150,000  \$17,055,89  \$17,055,89  \$17,055,88
Class 6: Retired Firefighters who are members of the LAFF Local 24 Class 7: All Other members who retires on or after January 1; 1981 Class 8: All Other members who retired between January 1; 1989 and gefor to January 1; 1981 Class 9: All Other members who retired prior to January 1; 1979 Class 10: Members of the Fraterial Order of Police who retired on or after January 1; 1983 and gefor to January 1; 1983 and prior to January 1; 1983 and prior to January 1; 1983 expecient Association (PAB) who retired on or after January 1; 1989 and prior to January 1; 2002 Class 12: All Other Retirees (Quaranteed Issue Age Reduction Schodule (Portability Total Covered Lives (Benefit Volume Life Rato per \$1003/Volume Life Rato Pe	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts 100 1000 1000 1000 1000 1000 1000 100	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Fist \$17,500  Fist \$1,000  Fist \$10,000  Fist \$10,000  Fist \$10,000  Allow \$150,000  Allow \$150,
Class 6: Retired Pirelighters who are members of the LAFF Local 24 Class 7: All Other members who solves on or after January 1, 1981 Class 8: All Other members who solves on or after January 1, 1989 and polor to January 1, 1981 Class 9: All Other members who retired pilor to January 1, 1980 Class 9: All Other members who retired pilor to January 1, 1980 Class 9: All Other members who retired pilor to January 1, 1980 Class 9: All Other members who retired pilor to January 1, 1980 and pilor to January 1, 1980 Class 10: Members of the Patiental Didar of Police who retired on or after January 1, 1980 and pilor to January 1, 1980 Class 11: Members of the Patiental Didar of Safer January 1, 1980 and pilor to January 1, 2002 Class 11: Members of the Patient on or after January 1, 1980 and pilor to January 1, 2002 Class 11: All Other Retires (Gusranteed Issue Age Reduction Schedule (Portability) Total Correct Lives (Benefit Volume Life Rate per \$1007/Volume And SD Rate per \$1007/Volume (Honthly Premium Combined Monthly Premium Annual Premium Annual Change	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts 100 1000 1000 1000 1000 1000 1000 100	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  None  Decladed  2810  \$110,053,400  \$0,014  \$13,270,96  \$150,000  \$17,055,89  \$17,055,89  \$17,055,88
Class 6: Rethied FireSphers who are members of the LAFS Local 24 Class 7: All Other members who solves on or after January 1, 1981 Class 8: All Other members who solves on or after January 1, 1989 and polor to January 1, 1981 Class 9: All Other members who retired polor to January 1, 1981 Class 9: All Other members who retired polor to January 1, 1989 and pitor to January 1, 1280 Class 9: All Other members who retired polor to January 1, 1983 and pitor to January 1, 1280 Class 10: Members of the Partenal Order of Police who retired on or after January 1, 1898 and pitor to January 1, 1898 and pitor to January 1, 1898 and pitor to January 1, 1893 (Class 12: All Other Retireos (Gusranteed Issue Age Reduction Schedule (Portability Total Correct Lives (Blenefit Volume Life Rate per \$1007A/Otume (Honthly Premium Rate Guarantee (COTTABILITY) Combined Monthly Premium Annual Premium Annual V. Change	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts 100 1000 1000 1000 1000 1000 1000 100	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  None  Decladed  2810  \$110,053,400  \$0,014  \$13,270,96  \$150,000  \$17,055,89  \$17,055,89  \$17,055,88
Class 6: Rethied FireSphers who are members of the LAFS Local 24 Class 7: All Other members who solves on or after January 1, 1981 Class 8: All Other members who solves on or after January 1, 1989 and polor to January 1, 1981 Class 9: All Other members who retired polor to January 1, 1981 Class 9: All Other members who retired polor to January 1, 1989 and pitor to January 1, 1280 Class 9: All Other members who retired polor to January 1, 1983 and pitor to January 1, 1280 Class 10: Members of the Partenal Order of Police who retired on or after January 1, 1898 and pitor to January 1, 1898 and pitor to January 1, 1898 and pitor to January 1, 1893 (Class 12: All Other Retireos (Gusranteed Issue Age Reduction Schedule (Portability Total Correct Lives (Blenefit Volume Life Rate per \$1007A/Otume (Honthly Premium Rate Guarantee (COTTABILITY) Combined Monthly Premium Annual Premium Annual V. Change	1x to \$160,000 Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts Fixts 100 1000 1000 1000 1000 1000 1000 100	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  None  Decladed  2810  \$110,053,400  \$0,014  \$13,270,96  \$150,000  \$17,055,89  \$17,055,89  \$17,055,88
Class 6: Rethird FireSphers who are members of the LAFS Local 24 Class 7: Alt Other members who sollres on or after January 1, 1929 and pelor to January 1, 1930 Class 5: All Other members who sollred between January 1, 1939 and pelor to January 1, 1930 Class 5: All Other members who solled pilor to January 1, 1970 Class 10: Members of the Fraterial Dirder of Police who rethird on or after January 1, 1933 and pilor to January 1, 1933 and pilor to January 1, 1933 and pilor to January 1, 1930 services to the Patrolamen's Denovoles Association (PAB) who rethird on or after January 1, 1930 services (PAB) who rethird on or after January 1, 1930 services (PAB) who rethird on or after January 1, 1930 services (PAB) who rethird on or after January 1, 1930 services (PAB) who rethird to a service of the Patrolament of January 1, 1930 services (PAB) who rethird the Policy of the Patrolament (Policy Membershill) Total Covered Lives Benefit Volume Hide Rate per \$10030/Volume Hide R	1x to \$160,000 Fixt 5 F	VIXIA \$150,000  17,500  15,000  16,000  10,000	\$x to \$150,000/1x to \$150,000  1x to \$150,000/1x to \$150,000  Flat \$17,500  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  Flat \$10,000  None  Decladed  2810  \$110,053,400  \$0,014  \$13,270,96  \$150,000  \$17,055,89  \$17,055,89  \$17,055,88



Financial Analysis: Voluntary Life

The term of the te		
Olly of Port Wayne		
YOLUNTARY HE WAS D	Symetra	Metlifa
Total Eligible Lives		
nrolled		
Class 1: All active members of the Patrolmen's Benevolent		
Association (PBA) Class 2: All active Firefighters		
Class 3: All active members of the Fraternal Order of Police (FOP)		
Class 4; All Other active		
Class 5: All Elected Officials and		
Division Heads		
Participation	Greater of 10 Employees or 25% of the Eligible Population	Greater of 10 Employees or 25% of the Eligible Populatio
Minimum Participation needed (# of employees)		
Employee Benefit	Increments of \$10,000 to a max of 5x annual salary or \$500,000	Increments of \$10,000 to a max of 5x annual salary or \$500,000
Spouse Benaîlt	Increments of \$5,000 to \$250,000 max not exceed 50% of employee amount	increments of \$5,000 to the lessor of 100% employee benefit of \$250,000
Child Benefit	tive Birth to 19/26 Years Old - Increments of \$2,000 to a max of \$10,000	Live Birth to 6 Months Old • \$1,000 6 Months Old to 19/26 Years Old - Increments of \$2,000 to a max of \$10,000, not to exceed 100% of employee benefit
Guaranteed Issue	Employee - \$200,000 Spouse - \$30,000 Child - \$10,000	Employee - \$200,000 Spouse - \$30,000 Child - \$10,000
Portability	hicluded	Included
Age Reduction Schedule	None	35% @ 65, 50% @ 70 Age Banded
Employee Rates	Age Banded Rate per \$1,000/Benefit	Rate per \$1,000/Benefit
Age Band (Employee) <25	0.070	0.070
25-29	0,970	0.070
30-34	0.070	0.070
35-39	0,110	0,110
40-44	0.170	0.170 0.280
45-49	0,280 0,500	0.500
50-54	0.820	0.820
55-59 60-64	1.090	1,090
65-69	1,700	1,700
70-74	3,000	3.000
75+	4,940	4.940
Spouse Rates	Age Banded	Age Banded
Age Band (Employee)	Rate per \$1,000/Benefit	Rate per \$1,000/Benefit
<25	0,070	0,070
25-30	0.070	9,070 0.070
30-34	0.670	0.110
35-39	0,110 0,170	0,170
40-44 45-49	0,170	0.280
45-49 50-54	0,500	0,500
55-59	0.820	0.820
60-64	1.090	1.090
65-69	1,700	1.700
70-74	3,000	3.000
75+	4,940	4,940
Child Rate per \$1,000	0.240	0.070
AO&D Rates	Rate per \$1,000/Denefit	Rate per \$1,000/Benefit 0.030
Employee	6.030 0.030	0.030
Spouse Child to ago 261	0,030	0.030
Child (to age 26) Rate Guarantee	2 Year	3 Years
Hate Grotantes		
Notes		





Carrier	Results	Comments
Standard	Declined to Quote	Uncompditive
Cigna	Declined to Quote	Uncompelitive
elipsLife	Declined to Quote	Uncompelitive
Lincoln	Declined to Quote	Uncompelitive
Mutual of Omaha	Declined to Quote	Uncompellive
OneAmerica	Declined to Quote	Uncompetitive
SunLife	Declined to Quote	Uncompetitive
Reliance Standard	Declined to Quote	Uncompelitive
Unum	Declined to Quote	Uncompelitive
Guardian	Declined to Quote	Uncompetitive
Med Life	Quote Received	Refer to Analysis

## COUNCIL DIGEST SHEET

Enclosed with this introduction form is a tab sheet and related material from the vendor(s) who submitted bid(s). Purchasing Department is providing this information to Council as an overview of this award.

RFPs , BIDS, OTHER PI	
Bid/RFP#/Name of Project	Renewal of Self-Funded Health & Dental Plans (Administration and Reinsurance Fees) AND Group Life/Long and Short Term Disability Insurance Plans
Awarded To	Automated Group Administration/Symetra Life Insurance
Amount	Not to exceed \$4,025,000 (includes \$375,000 of employee paid life ins)
Conflict of interest on file?	□ Yes □ No
Number of Registrants	
Number of Bidders	
Required Attachments	RFPs - attach Award Matrix; Bids - attach Tab Sheet
EXTENSIONS  Date Last Bid Out	
# Extensions Granted	
To Date	
SPECIAL PROCUREM  Contract #/ID	ENT
(State, Federal,	
PiggybackAuthority)	
Sole Source/	
Compatibility Justification	
BID CRITERIA (Take Bi	ny Indiana requirements into consideration.)
Most Responsible, Responsive Lowest	☐ Yes ☐ No If no, explain below
If not lowest, explain	

## COUNCIL DIGEST SHEET

COST COMPARISON	
Increase/decrease amount	
from prior years	
For annual purchase.	
(if available).	
DESCRIPTION OF PRO	OJECT / NEED
Identify need for project &	Quotes were obtained through our insurance broker and reviewed/selected based
describe project; attach	on competitive rates/service
supporting documents as	
necessary.	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
REQUEST FOR PRIOD  Provide justification if prior approval is being requested.	
FUNDING SOURCE	
Account Information.	403 INSR1 5146
-	
}	



TO:

CITY COUNCIL MEMBERS

FROM:

LAURA HELMKAMP-HR & BENEFITS MANAGER

RE:

RENEWAL OF SELF FUNDED HEALTH & DENTAL PLANS (ADMINISTRATION &

REINSURANCE COVERAGE) AND GROUP LIFE/AD&D INSURANCE AND LONG TERM &

SHORT TERM DISABILITY INSURANCE

DATE:

**NOVEMBER 18, 2020** 

The Benefits Department requests approval for the following contracts effective January 1, 2021:

Self-Funded Health & Dental:

Automated Group Administration

Total annual fees are based on per person/per month enrollment.

Total annual not to exceed \$2,650,000

Group Life/AD&D/LTD/STD:

Symetra Life Insurance Company

Total annual fees are based on per person/per month enrollment.

Total annual not to exceed \$1,375,000

(Includes \$375,000 of Supplemental Life Insurance (EMPLOYEE PAID)

See attached summaries for more detailed Information. Funding Source 403 INSR15146

Please contact me at 427-26341fyou have any questions.