

City of Eagan
2025 Full Time Employee Cost Illustrations

					Best Case			Worst Case	
Plans	2025 Final Monthly Rates	Monthly City Share of Premium*	Monthly Employee Share of Premium	Annual City Contribution to HRA	Employee Annual Premium Costs	Annual In-Network Out of Pocket Maximum	Annual Employee Potential Risk/Cost**		
Aware Co-Pay Plan									
Employee	\$1,457.14	\$1,357.70	\$99.44		\$1,193.28	\$1,000.00	\$2,193.28		
Employee + Child(ren)	\$2,141.70	\$1,582.56	\$559.14		\$6,709.68	\$5,000.00	\$11,709.68		
Employee + Spouse	\$2,243.50	\$1,657.52	\$585.98		\$7,031.76	\$5,000.00	\$12,031.76		
Family	\$2,736.54	\$2,016.16	\$720.38		\$8,644.56	\$5,000.00	\$13,644.56		
Aware VEBA 1 \$1,500/\$3,000 80%									
Employee	\$1,127.84	\$1,127.84	\$0.00	\$1,500.00	\$0.00	\$3,000.00	\$1,500.00		
Employee + Child(ren)	\$1,657.70	\$1,265.96	\$391.74	\$3,000.00	\$4,700.88	\$6,000.00	\$7,700.88		
Employee + Spouse	\$1,736.50	\$1,328.30	\$408.20	\$3,000.00	\$4,898.40	\$6,000.00	\$7,898.40		
Family	\$2,118.12	\$1,626.80	\$491.32	\$3,000.00	\$5,895.84	\$6,000.00	\$8,895.84		
Aware VEBA 2 \$1,500/\$3,000 100%									
Employee	\$1,196.32	\$1,127.84	\$68.48	\$1,500.00	\$821.76	\$1,500.00	\$821.76		
Employee + Child(ren)	\$1,758.36	\$1,265.96	\$492.40	\$3,000.00	\$5,908.80	\$3,000.00	\$5,908.80		
Employee + Spouse	\$1,841.92	\$1,328.30	\$513.62	\$3,000.00	\$6,163.44	\$3,000.00	\$6,163.44		
Family	\$2,246.72	\$1,626.80	\$619.92	\$3,000.00	\$7,439.04	\$3,000.00	\$7,439.04		

The purpose of the illustration is to show the potential risk for employees based on the plan choice, premium cost and the maximum in-network out-of-pocket. For full plan benefits, please refer to plan documents.

NOTES:

*Best Case illustrates no medical expenses and shows employee annual premium cost.

** Worst Case equals the in-network out of pocket maximum plus premium costs minus employer dollars funded by the HRA/VEBA. This represents the employee's max cost for in-network services.

Gallagher Benefit Services, Inc. Disclaimers and Disclosures

Coverage Notice

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

Legal Notice

The intent of this analysis (report, letter, etc.) is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

Renewal-Financial Notice

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

Financial Rating Notice (Medical, HMO's, Stop Loss, Dental, Vision & EAP Plans)

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (The Street.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

Group: **City of Eagan**
Date: **October 20, 2021**