

Council Meeting of
November 10, 2009

Honorable Mayor and Members
Of the City Council
City Hall
Torrance, California

Members of the Council:

SUBJECT: Human Resources – Approve the purchase of group term life/accidental death & dismemberment, voluntary life, short-term and long-term disability, and group dental insurance.

**Expenditure: \$709,497 per year for life/AD&D and disability programs
\$1,114,192 per year for dental insurance program**

RECOMMENDATION

Recommendation of the Human Resources Director that the City Council approve the selection of The Standard Insurance Company as the insurer for group term life/accidental death and dismemberment (life/AD&D), voluntary life, group short and long term disability (STD and LTD), and the renewal of Delta Dental as the insurer for group dental insurance, with an effective date of January 1, 2010 for all coverage, as follows:

- a) The Standard Insurance Company Term Life/AD&D at \$0.137 per \$1000 of coverage, Short Term Disability (STD) at \$0.566 per \$100 of covered payroll, and Long Term Disability (LTD) at \$0.429 per \$100 of covered payroll. These rates are guaranteed until December 31, 2012.
- b) Dental renewal rates with the current carrier, Delta Dental, at \$38.22 for single coverage, \$76.44 two-party and \$131.87 family coverage for the Dental Preferred Option (DPO) program; and \$17.47 for single, \$31.54 two-party and \$46.64 for the Dental Health Maintenance (DHMO) program until December 31, 2010.
- c) Authorize the issuance of a binder payment for an amount equivalent to one month's premium in order to implement these programs.

Funding

Funding is available in the 2009-2011 operating budget in each department.

BACKGROUND

In 2007, the City Council approved the selection of Mutual of Omaha as the insurer to provide group term Life/AD&D and voluntary life, and short-term and long-term disability insurance for eligible employees. The current rates for these policies will expire on December 31, 2009. Mutual of Omaha proposed to extend the rates with no increase for the year 2010. The Human Resources Department worked with Wells Fargo Insurance Services, an employee benefits consultant, to competitively market these insurance policies for coverage effective January 1, 2010. The employee pool covered by these policies is shown in the attached chart (Attachment A).

In 2006, the City Council approved Delta Dental as the carrier for the dental insurance program for eligible employees. The current rates expire on December 31, 2009, and the carrier proposed renewal rates for January 1, 2010.

ANALYSIS

Fourteen carriers were invited to quote in the marketing process for life and disability insurance, nine responded and five declined. The list of carriers is shown in attachment B. The quotes from five of the carriers were very competitive, and three were not. The current carrier was included in the selection process. The annual costs quoted by the carriers are shown in attachment C. Factors considered to identify the finalists were:

- Competitive Rates
- Financial Ratings
- Retention of Existing Policy Provisions
- Customer Service
- Responsiveness
- Claim Handling
- References/Renewal Potential

Based on the competitiveness of rates, financial ratings and retention of existing policy provisions, CIGNA, Lincoln Financial and Standard Insurance, were identified as the finalists (Attachment D and E).

Attachment D summarizes the total annual cost quoted by the finalists, and attachment E is a summary of the references obtained. In addition, the aggregate of all other information obtained during this process led to the following conclusions:

- CIGNA and Standard offered the most competitive quotes. As compared with the current carrier, CIGNA proposed a quote 22.5% or \$206,454 lower than the current carrier's proposal, Lincoln Financial proposed a quote 19.3% or \$176,574 below the current carrier's quote, and Standard's final quote was 22.6% or \$206,591 below the current carrier's quote (Note: Standard revised their proposal from a total annual cost of \$729,726 to \$709,634 subsequent to their original submittal).
- Financial ratings for CIGNA and Standard were the stronger among the three finalists.
- Lincoln Financial offered an enhancement under the term life provision for travel assistance, and an additional benefit payable to the beneficiary for child care and spouse re-training under the AD&D provisions. CIGNA offered an enhancement under the AD&D provision of the term life policy for secure travel. Standard offered several enhancements to both, the term life and the AD&D provisions, including extended age limit for waiver of premium, a higher additional benefit payable to the beneficiary for child care, spouse retraining, higher education, seatbelt and occupational assault, as compared with CIGNA.
- Standard offered greater flexibility than CIGNA and Lincoln Financial for employees to purchase supplemental life coverage for spouse and children. Attachment F shows a summary comparison of benefits.
- Standard included the services of an on-site vocational specialist to assist in the return to work process at no additional cost.
- References were checked for CIGNA and Standard. The responses reflected most favorably on both carriers.

Employee Association representatives participated in two information and discussion meetings prior to final selection, on October 2, 2009 and October 21, 2009 (Attachment G). The employee association representatives in attendance supported the selection of Standard.

Delta Dental proposed renewal rates for 2010 with a 4% increase for the DPO plan (\$40,509 increased annual cost), and 2.5% increase for the

DHMO plan (\$1,481 increased annual cost). The rates are guaranteed for one year, until December 31, 2010 (Attachment H). These rates are recommended for approval in light of the following factors:

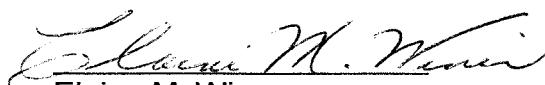
- The increase is based on the utilization and trend increase for this type of coverage. The increase is within the industry trend for dental coverage.
- Delta has a A- or Excellent rating by A.M. Best.
- Delta provides a large network of dentists locally.
- Delta has provided satisfactory services to date.

Respectfully submitted,

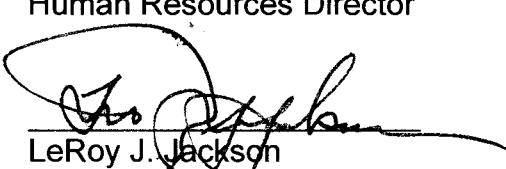
Elaine M. Winer
Human Resources Director

By 
Leyta O. Fuentes
Human Resources Manager

CONCUR:



Elaine M. Winer
Human Resources Director



LeRoy J. Jackson
City Manager

Attachments:

- Attachment A – Employee Coverage by Group
- Attachment B – Carriers Requested to Quote
- Attachment C – Proposed Annual Cost by Carriers
- Attachment D – Revised Quotes and Financial Ratings
- Attachment E – References
- Attachment F – Benefit Comparison
- Attachment G – Insurance Meetings
- Attachment H – 2010 Dental Renewal Rates

EMPLOYEE COVERAGE BY GROUP

Group	STD	LTD	Life
Engineers (EA)	Covered	Covered	\$50,000
Fire (FA)	N/A	N/A	\$50,000
Police (PA)	N/A	N/A	\$50,000
Torrance City Employees Association (CE)	Covered	Covered	\$50,000
Torrance Fire Chief Officers Association (Fire Battalion Chiefs) (FB)	Covered	Covered	\$50,000
Torrance Fiscal Employees Association (FS)	Covered	Covered	\$50,000
Torrance Library Employees Association (LA)	Covered	Covered	\$50,000
Torrance Municipal Employees - AFSCME (AF)	Covered	Covered	\$50,000
Non-represented (EY)	Covered	Covered	\$50,000
Torrance Police Commanders Association (Police Lieutenants) (PL)	N/A	N/A	\$50,000
Torrance Professional & Supervisory Employees Association (MM)	Covered	Covered	\$50,000
Torrance Professional Park & Recreation Employees Organization (CR)	Covered	Covered	\$50,000
Fire Division Chief (MSF)	Covered	Covered	\$100,000
Management (ME)	Covered	Covered	\$100,000
Safety Management (MS) (Police Captains) (Fire Division Chief)	N/A	N/A	\$100,000
City Council (CC)	N/A	N/A	\$200,000
Executives (EX)	Covered	Covered	\$200,000

CARRIERS REQUESTED TO QUOTE**Life/AD&D, Vol Life, STD, LTD Marketing - City of Torrance**

Carrier	Response
Aetna	Declined - Not competitive
Assurant	Declined - Not competitive
Anthem Blue Cross	Declined - Not competitive
Cigna	Quoted - Included in Presentation
Guardian	Declined - Not competitive
Hartford	Quoted - Included in Presentation
Lincoln Financial	Quoted - Included in Presentation
Met Life	Quoted - Not Competitive
Mutual of Omaha	In Force - Shown in Presentation
Principal	Declined - Not competitive
Reliance Standard	Quoted - Not Competitive
Standard	Quoted - Included in Presentation
Sun Life	Quoted - Not Competitive
UNUM	Quoted - Included in Presentation

Proposed Annual Cost by Carriers
City of Torrance Enhanced Benefits

Total Annual Cost

Proposed Effective Date January 1, 2010

Benefit	Current/Renewal Mutual of Omaha	Proposed Effective Date January 1, 2010				
		Proposed CIGNA	Proposed Hartford	Proposed Lincoln Financial Group	Proposed Standard	Proposed UNUM
Life & AD&D	\$190,389	\$153,135	\$176,585	\$161,349	\$132,389	\$165,486
Short-term Disability	\$402,721	\$359,880	\$365,746	\$350,494	\$353,489	\$377,455
Long-term Disability	\$322,977	\$239,801	\$232,330	\$239,654	\$293,576	\$215,688
Total Annual Cost	\$916,088	\$752,816	\$774,662	\$751,496	\$779,454	\$758,629
\$ Change to Current		-\$163,272	-\$141,426	-\$164,591	-\$136,634	-\$157,459
% Change to Current		-17.8%	-15.4%	-18.0%	-14.9%	-17.2%
Financial Ratings	Current/Renewal Mutual of Omaha	Proposed CIGNA	Proposed Hartford	Proposed Lincoln Financial Group	Proposed Standard	Proposed UNUM
AM Best	A Excellent	A+ Excellent	A Excellent	A Excellent	A Excellent	A Excellent
Fitch	A- Strong	A+ Strong	A Strong	A- Strong	A+	A- Strong
Moody's	A3 Good	A2 Good	A3 Good	Baa1 Adequate	A1 Good	Baa1 Adequate
Standard & Poors	A Strong	AA- Very Strong	A Strong	A Strong	AA - Very Strong	A- Strong

Finalists Quotes & Financial Ratings

Basic Life and AD&D, STD, LTD Annual Cost Proposed Effective Date January 1, 2010

Benefit	Current Plan (Mutual of Omaha)		CIGNA		Lincoln Financial		Standard Insurance							
	Life & AD&D	\$190,389	Short-term Disability	\$402,721	Long-term Disability	\$322,977	Total Annual Cost	\$916,088	\$Change to Current	-\$206,454	% Change to Current	-22.5%		
Life & AD&D	\$190,389	\$153,135			\$161,349		\$113,358							
Short-term Disability	\$402,721	\$359,880			\$350,494		\$339,110							
Long-term Disability	\$322,977	\$196,619			\$227,671		\$257,029							
Total Annual Cost	\$916,088	\$709,634			\$739,514		\$709,497							
\$Change to Current		-\$206,454			-\$176,574		-\$206,591							
% Change to Current		-22.5%			-19.3%		-22.6%							
Financial Ratings	Current Plan (Mutual of Omaha)		CIGNA		Lincoln Financial		Standard Insurance							
	AM Best	A Excellent		A+Excellent		A-Excellent		A Excellent						
Fitch		A- Strong		A+Strong		A- Strong		A+						
Moody's		A3 Good		A2 Good		Baa1 Adequate		A1 Good						
Standard & Poors		A Strong		AA- Very Strong		A-Strong		AA- Very Strong						

REFERENCES

Standard Reference	Rating
City of Long Beach (10+)	Exceeds Expectations
City of Thousand Oaks	Exceeds ++ Expectations
City of Manhattan Beach	Exceeds Expectations

CIGNA Reference	Rating
City of San Rafael (6 Years)	Exceeds Expectations
City of Pasadena (4 Years + 3)	Meets to Exceeds Expectations
City of La Mesa (Implementation)	Exceeds Expectations

Basic Life Benefit Comparison

Life Benefit Provisions	Current Plan (Mutual of Omaha)	CIGNA	Lincoln Financial Group	Standard Insurance
	ALL OTHERS: Class 1 = \$100,000 - Mgmt. & Safety Mgmt. Class 2 = \$50,000 - Non-Rep. Class 3= \$50,000 - Police Lt. & Assoc. Class 4= \$50,000 - Fire Comm. & Bat. Chiefs Class 5 - 9 = \$50,000 Class 10 & 12 = \$200,000 - Exec & Elected Off. AFSCMETTEA = \$50,000			
Benefit Amount				
Age Reduction	To 65% at age 70 To 50% at age 75	Will match benefits	Will match benefits	Will match benefits
Accelerated Death Benefit Employee & Spouse	80% not to exceed \$250,000	Will match benefits	80% to \$500,000	80% up to \$500,000
Benefit Terminates at Retirement	Yes	Will match benefits	Will match benefits	Will match benefits
Guarantee Issue	Full Amount	Will match benefits	Will match benefits	Will match benefits
Waiver of Premium	Must become disabled prior to 60 6 months waiting period Terminates at NSSRA	Will match benefits	Will match benefits	Must become disabled prior to 60, 6 months waiting period, Terminates at age 70.
Conversion	Yes: Same amount or less can be converted excluding AD&D	Will match benefits	Will match benefits	Will match benefits
Portability	Included except for retirees	Will match benefits	Will match benefits	Will match benefits
Additional Features	Travel Assistance (includes repatriation to max of \$5,000)		Beneficiary connect & travel assistance	Will match benefits

ATTACHMENT F

Basic AD&D Benefit Comparison

AD&D Benefit Provisions	Current Plan (Mutual of Omaha)	CIGNA	Lincoln Financial Group	Standard Insurance
BENEFIT AMOUNT	Same as Life	Will match benefits	Will match benefits	Will match benefits
AGE REDUCTION	To 65% at age 70 To 50% at age 75	Will match benefits	Will match benefits	Will match benefits
CHILD CARE	2% of principal up to \$5,000	Will match benefits	5% of principal up to \$5,000	Lesser of 25% or \$10,000
SPOUSE RETRAINING	Maximum of \$3,000	Will match benefits	5% of principal up to \$5,000	Lesser of 25% or \$10,000
HIGHER EDUCATION	5% of principal up to \$5,000	Will match benefits	Will match benefits	Lesser of 25% or \$20,000
SEATBELT	Yes, 10% of the amount of your AD&D benefit to \$50,000	Will match benefits	Will match benefits	Amount of AD&D up to \$50,000
AIRBAG	Yes, 10% of the amount of your AD&D benefit to \$50,000	Will match benefits	Will match benefits	Amount of AD&D up to \$10,000
OCCUPATIONAL ASSAULT	Not Included	Will match benefits	Will match benefits	Lesser of 50% or \$25,000
LINE OF DUTY	Not Included	Will match benefits	Included	Will match benefits
PUBLIC TRANSPORTATION	Principal Sum	Will match benefits	Common Carrier included	Will match benefits
LIST BILLED OR SELF-ADMINISTERED	Self Administered	Will match benefits	List or self bill available	Will match benefits
DISMEMBERMENT SCHEDULE	Life - 100% Loss of one member (hand, foot, sight of one eye, speech or hearing) - 50% Loss of two or more members - 100% Thumb and index finger on same hand - 25%	Will match benefits	Will match benefits	Will match benefits
PARALYSIS BENEFIT	Quadriplegia - 100% Triplegia - 75% Paraplegia, hemiplegia, - 50% Uniplegia - 25%	Will match benefits	Will match benefits	All included except triplegia and uniplegia
ADDITIONAL FEATURES	N/A	CIGNA Secure Travel	Coma	Allows for private flying, exposure and disappearance

Supplemental Life Benefit Comparison

Supplemental Life Benefit Provisions	Current Plan (Mutual of Omaha)	Cigna	Lincoln Financial Group	Standard Insurance
Definition of Member and Eligibility	All Active Full-time and Part-time Employees who are working at least 20 hours per week			
Employee Benefit	Increments of \$10,000 to the lesser of \$300,000 or 6 times salary	Will match benefits	Will match benefits	Increments of \$10,000 to the lesser of \$300,000
Guaranteee Issue	\$100,000 for the employee; \$30,000 for the spouse and All Amounts for children	Will match benefits	Will match benefits	Will match benefits
Spouse Benefit	Increments of \$5,000 to a maximum of \$150,000 (not to exceed 50% of employee amount)	Will match benefits	Will match benefits	Spouse benefit may be up to 100% of employee to \$300,000
Child Benefit	Increments of \$1,000 from \$2,000 to \$10,000 (not to exceed 50% of employee amount)	Will match benefits	Will match benefits	Child benefit may be up to 100% of employee to \$10,000
Limiting Age	Birth to age 21 or age 25 if full-time student Spouse coverage ends the day spouse turns age 70	Will match benefits	Will match benefits	No limit on spouse age
Accelerated Benefit Employee & Spouse	80% not to exceed \$250,000 Must become disabled prior to 60	Will match benefits	80% to \$500,000	80% to \$500,000
Waiver of Premium	6 months waiting period Terminates at SSNRA	Will match benefits	Will match benefits	Must become disabled prior to 60 6 months waiting period Terminates at age 70
Conversion	Yes: Same amount or less can be converted excluding AD&D	Will match benefits	Will match benefits	Will match benefits
Portability	Included	Will match benefits	Will match benefits	Will match benefits
Age Reduction	To 65% at age 70 To 45% at age 75 To 30% at age 80 To 20% at age 85 To 15% at age 90	Will match benefits	Will match benefits	Will match benefits
Additional Features	N/A	Will hold an open enrollment with the higher GI	Beneficiary connect (support services including financial and grief counseling) and travel assistance	N/A

Supplemental AD&D Benefit Comparison

Supplemental AD&D Benefit Provisions	Current Plan (Mutual of Omaha)	Cigna	Lincoln Financial Group	Standard Insurance
BENEFIT AMOUNT	Same as Life	Will match benefits	Will match benefits	Will match benefits
AGE REDUCTION	To 65% at age 70 To 45% at age 75 To 30% at age 80 To 20% at age 85 To 15% at age 90	Will match benefits	Will match benefits	Will match benefits
CHILD CARE	Not Included	Will match benefits	Included	Lesser of 25% or \$10,000
CAREER ADJUSTMENT	Not Included	Will match benefits	Included	Lesser of 25% or \$10,000
HIGHER EDUCATION	Not Included	Will match benefits	Included	Lesser of 25% or \$20,000
SEATBELT	Yes, 10% of the amount of your AD&D benefit to \$50,000 (\$25,000 for dependent)	Will match benefits	Will match benefits	Amount of AD&D to \$50,000 for employee only
AIRBAG	Yes, 10% of the amount of your AD&D benefit to \$50,000	Will match benefits	Will match benefits	Amount of AD&D to \$10,000
OCCUPATIONAL ASSAULT	No	Will match benefits	No	Lesser of 50% and \$25,000
LINE OF DUTY	No	Will match benefits	Included	No
PUBLIC TRANSPORTATION	Principal Sum	Will match benefits	Included	Will match benefits
LIST BILLED OR SELF-ADMINISTERED	List Billed	Self Administered	List or self bill available	Will match benefits
DISMEMBERMENT SCHEDULE	Life - 100% Loss of one member (hand, foot, sight of one eye, speech or hearing) - 50% Loss of two or more members 100% • Thumb and index finger on same hand - 25%	Will match benefits	Will match benefits	Will match benefits
ADDITIONAL FEATURES	N/A	Identity Theft	Coma and paralysis included	Allows for private flying, exposure and disappearance

Long-term and Short-term Disability Benefit Comparison

Disability Benefit Provisions	Current Plan (Mutual of Omaha)	Cigna	Lincoln Financial Group	Standard Life Insurance
Definition of Member and Eligibility	Bargaining Groups: EY, EX, ME, FB, MSF, FA, CE, MM, FS, EA, CR, LA, AF			
Definition of Earnings	Basic monthly earnings means gross income including contributions to deferred compensation plans. It does not include commissions, bonuses, overtime pay or other extra compensation.			
ELIGIBILITY PAID	100% Employer paid Benefit entitled employees working at least 20 hours each week	Will match benefits Will match benefits	Will match benefits Will match benefits	Will match benefits Will match benefits
ELIGIBILITY WAITING PERIOD	STD: 1st of the month following 6 months of continuous service LTD: 1st of the month following 12 months of continuous service	Will match benefits	Will match benefits	Will match benefits Will match benefits
BENEFIT AMOUNT	STD and LTD: 66 2/3% of monthly covered earnings STD - \$1,500 LTD - \$6,000	Will match benefits	Will match benefits	Will match benefits Will match benefits
MAXIMUM BENEFIT		Will match benefits	Will match benefits	Will match benefits
MINIMUM BENEFIT	STD - \$25 LTD - Greater of \$100 or 10% of gross benefit*	Will match benefits	Will match benefits	Will match benefits Will match benefits
DEFINITION OF DISABILITY	2 Year Own Occ/Any Occupation thereafter earning less than 80%/60%	Will match benefits	Will match benefits	Will match benefits

Disability Benefit Provisions	Current Plan (Mutual of Omaha)	Cigna	Lincoln Financial Group	Standard Life Insurance
ELIMINATION PERIOD	STD: 14 days LTD: 180 days	Will match benefits	Will match benefits	Will match benefits
SICK LEAVE INTEGRATION	Plan allows for employee to receive 100% of their predisability earnings between the benefit and sick pay or salary continuation	Will match benefits	Will match benefits	Will match benefits
PRE-EXISTING LIMITATION	Treatment Free/Continuously Insured 3/12 (LTD only)	Will match benefits	Will match benefits	Will match benefits
SURVIVOR BENEFIT	3 times the LTD benefit	Will match benefits	Will match benefits	Will match benefits
MENTAL & NERVOUS/ DRUG & ALCOHOL MAXIMUM	24 Months Lifetime (Not Combined)	Will match benefits	24 months per occurrence (Combined)	24 Months Lifetime (Combined)
SELF REPORTED SYMPTOMS LIMITATION	No Limit	Will match benefits	Will match benefits	Will match benefits
BENEFIT DURATION	STD: 24 weeks LTD: 61 or younger ... To age 65 or SSNRA, or 42 months whichever is longer Age 62 ... To longer of SSNRA or 42 months Age 63 ... To longer of SSNRA or 36 months Age 64 ... To longer of SSNRA or 30 months Age 65 ... 24 months Age 66 ... 21 months Age 67 ... 18 months Age 68 ... 15 months Age 69 or older ... 12 months	Will match benefits	Will match benefits	Will match benefits

Disability Benefit Provisions	Current Plan (Mutual of Omaha)	Cigna	Lincoln Financial Group	Standard Life Insurance
CONVERSION	Yes	on Ltd	Will match benefits	Will match benefits STD: 15 days LTD: 30 days
TRIAL WORK DAYS	STD: 14 days LTD: 180 days	Unlimited Trial Work Days	Will match benefits	
CLAIMS OFFICE	Omaha, NE	Glendale, CA	Atlanta, GA	Portland, OR
LIST BILLED OR SELF ADMINISTERED	Group's Choice	Self Administered	Will match benefits	Will match benefits
OFFSETS	PERS, WC, Full Social Security offset	Will match benefits	Will match benefits	Will match benefits
RETURN TO WORK INCENTIVE	Up to 100% for 1st 12 months then benefits reduced by 50% of work earnings	Up to 100% for 1st 24 months then benefits reduced by 50% of work earnings	Up to 100% for unlimited time	Will match benefits
WORKSITE MODIFICATION	Case by case basis	Will match benefits	Will match benefits	Up to \$25,000
RECURRENT DISABILITY	STD: 90 Days LTD: 6 months	Will match benefits	Will match benefits	Will match benefits
WAIVER OF PREMIUM (LTD)	Yes	Will match benefits	Will match benefits	Will match benefits
CONVERSION (LTD)	Yes	Will match benefits	Will match benefits	Will match benefits
FAMILY CARE BENEFIT	No	Will match benefits	No	Will match benefits
EMPLOYER PAID FICA	Yes, reimbursement not requested	Will match benefits	Will match benefits	Will match benefits
ADDITIONAL FEATURES	LTD: Enhanced Rehab: Additional 5% monthly benefit	Rehab Included, no additional benefit	LTD: Medical Premium Reimbursement Benefit (\$200/month for 12 months), PIB included (added 10% benefit if unable to perform 2 ADL's)	Reimburses rehab expenses, includes EAP plan, Life Waiver of Premium claim management

Insurance Meetings

October 2, 2009

<u>Attendees</u>	<u>Association/Department</u>
Cindy Rosell	Torrance City Employees Association (TCEA)
Jeannie Moorman	Torrance Municipal Employees (TME-AFSCME)
Carl Kaemerle	Torrance Professional Parks and Recreation Employees Organization (TPPREO)
Bill Byron	Torrance Professional and Supervisory Association (TPSA)
Leyta Fuentes	Human Resources
Aram Chaparyan	City Manager's Office
Samantha Elmer	Human Resources
Randall Sellers	Human Resources

October 21, 2009

<u>Attendees</u>	<u>Association/Department</u>
Curt Dittman	Engineers/Torrance Fiscal Employees
Jeannie Moorman	Torrance Municipal Employees (TME-AFSCME)
Beth L'Argent	Torrance Municipal Employees (TME-AFSCME)
Bill Byron	Torrance Professional and Supervisory Association (TPSA)
Debbie Collins	Torrance City Employees Association (TCEA)
Aram Chaparyan	City Manager's Office
Leyta Fuentes	Human Resources
Samantha Elmer	Human Resources
Randall Sellers	Human Resources

2010 Dental Renewal Rates

CITY OF TORRANCE

JANUARY 1, 2010 RENEWAL

Plan		# of Employees	Current	Renewal
Delta Dental - DPO				
Single		490	\$36.75	\$38.22
Two Party		360	\$73.50	\$76.44
Family		315	\$126.80	\$131.87
Total Monthly			\$84,410	\$87,785
Total Annual			\$1,012,914	\$1,053,423
\$ Difference				\$40,509
% Difference				4.0%
DeltaCare - PMI				
Single		38	\$17.20	\$17.47
Two Party		36	\$30.73	\$31.54
Family		70	\$45.44	\$46.64
Total Monthly			\$4,941	\$5,064
Total Annual			\$59,288	\$60,769
\$ Difference				\$1,481
% Difference				2.5%