

CIGNA - RATES

(Effective January 1, 2025)

DENTAL INSURANCE (10% Decrease)

Low Option

LOW OPTION	MONTHLY PREMIUM	Town's Share Mthly	Employee Paid Mthly	Town Pays Biweekly	EE Biweekly Rate	Town Pays Annually	2024 rates	Mthly Savings	EE Annual Savings
Single	\$ 31.46	\$ 31.46	\$ -	\$ 15.73	\$ -	\$ 377.52	\$ (34.96)	\$ (3.50)	\$ (42.00)
2-Person	\$ 61.56	\$ 31.46	\$ 30.10	\$ 15.73	\$ 15.05		\$ (68.40)	\$ (6.84)	\$ (82.08)
Family	\$ 124.13	\$ 31.46	\$ 92.67	\$ 15.73	\$ 46.34		\$ (137.92)	\$ (13.79)	\$ (165.48)

High Option

HIGH OPTION	MONTHLY PREMIUM	TOWN'S SHARE	Employee Paid	Town Pays Biweekly	EE Biweekly Rate				
Single	\$ 48.54	\$ 31.46	\$ 17.08	\$ 15.73	\$ 8.54		\$ (53.93)	\$ (5.39)	\$ (64.68)
2-Person	\$ 93.88	\$ 31.46	\$ 62.42	\$ 15.73	\$ 31.21		\$ (104.31)	\$ (10.43)	\$ (125.16)
Family	\$ 171.03	\$ 31.46	\$ 139.57	\$ 15.73	\$ 69.79		\$ (190.03)	\$ (19.00)	\$ (228.00)

Opt Out -

Cash back amount per year equal to forty (40%) percent of the Town's Annual Contribution to the basic, one person Plan

1 person plan	\$ 31.46	
Annual x12	\$ 151.01	Opt Out Amount
24 pays	\$ 6.29	

Town pays \$31.46 across all plans