

The following table gives the financial details of the best options for cost savings to H-GAC:

Summary of Insurance Coverage						
Effective October 1, 2018						
	Current		BCBS Option		CIGNA Option	
Medical	BCBS	2,531,841	BCBS	2,506,522	Cigna	2,474,910
Dental	Aetna	187,055	MetLife	188,182	Cigna	193,545
Vision	Aetna	26,780	EyeMed	24,741	Cigna	27,027
Life/AD&D	Hartford	30,500	Reliance	25,242	Cigna	30,500
LTD	Hartford	62,931	Reliance	47,198	Cigna	54,191
Telemedicine	Wellvia	8,532		-		-
Total Annual Cost		2,847,639		2,791,885		2,780,173
Cost Savings				55,754		67,466
Percentage				2.0%		2.4%