City of Smyrna
2015 & 2016 Total Annual Benefits Cost

	Total Annual Premiums Employer & Employee Combined				City of Smyrna change with same cost sharing % as 2015	
	2015	2016	$ Change	% Change	City's Change	% Change
Medical BCBS HMO & PPO Plan	$5,072,757	$5,650,876	$578,119	11.4%	$411,792	11.6%
Guardian Dental (Voluntary)	$216,304	$216,304	$0	0.0%	$0	0.0%
VSP Vision (Voluntary)	$39,106	$39,106	$0	0.0%	$0	0.0%
Guardian Life	$98,246	$115,367	$17,121	17.4%	$17,121	17.4%
Guardian Voluntary Life	$21,288	$21,288	$0	0.0%	$0	0.0%
Guardian Disability (STD & LTD)	$113,017	$103,502	($9,516)	-8.4%	$0	-8.4%
Total Benefits Package	**$5,560,718**	**$6,146,442**	**$585,725**	**10.53%**	**$428,913**	**11.4%**