



City of Lee's Summit

2026 Health Insurance Packet

Products | Programs | Solutions

September 23rd, 2025



2026 Renewal Overview

Line of Coverage	Carrier	Next Renewal	Notes/Status
Medical	Cigna	1/1/2026	+39% calculated, released at +27% renewal, reduced to 24.2% for 2026. Proposed plan and network changes +15.5%
Dental	Cigna	1/1/2026	Renewal released at 10.3%, reduced to 6.7% with a 7.5% rate cap in place for 1/1/2027
Vision	MetLife	1/1/2026	Received a rate pass for 1/1/2026
FSA	Navia	1/1/2026	Moving to P&A Group 1/1/2026
Basic Life/AD&D	Hartford	1/1/2026	Received a rate hold until 1/1/2028
Vol Life/AD&D	Hartford	1/1/2026	
Long Term Disability	Hartford	1/1/2026	
EAP	Curalinc	1/1/2027	Under 4-year rate guarantee
COBRA Admin	Navia	1/1/2026	Moving to P&A Group 1/1/2026
Accident/Critical Illness	The Hartford	Individual	
Universal Life w/ Long Term Care	Trustmark	Individual	Moving to AllState 1/1/2026

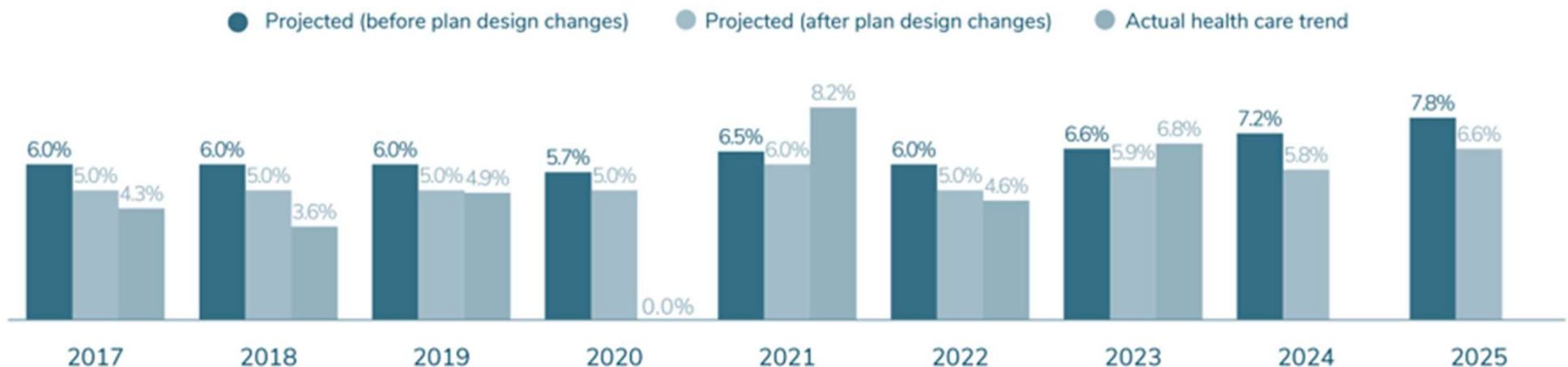


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Healthcare Landscape & Claims Experience

Growing Healthcare Costs

Projected increase in health care trend, before plan design changes, rose from 6% in 2022 to almost 8% for 2025. More than 50% increase in health care cost since 2017. Employers are preparing to absorb much of the increase as they have done in recent years.



Business Group on Health. 2025 Employer Health Care Strategy Survey. August 2024. Available at: <https://www.businessgrouphealth.org/resources/2025-Employer-Health-Care-Strategy-Survey-Intro>.



2025 Market Insight Summary

Healthcare Cost: Highest Rate in a Decade

1

Pharmacy

Growing Share of Health Plan Cost
GLP1 Cost Drivers
Specialty Runaway Expense
Biosimilar Small Mitigation Impact

3

Provider Landscape

KC Hospital Consolidation
Price Wars; CIGNA/HCA/BJC, BlueKC/KUMed,
Anthem/MU
Direct Network from Centrus

2

High-Cost Claimants

Blood Disorder (x1)
Immunodeficiency (x2)
Cancer (x4)
Cardiovascular (x2)
Premature Infants (x2)

4

Carrier Landscape

Less Risk Tolerance for Repeatable Claimants
Shrinking Options
BlueKC Rx Options in 2026

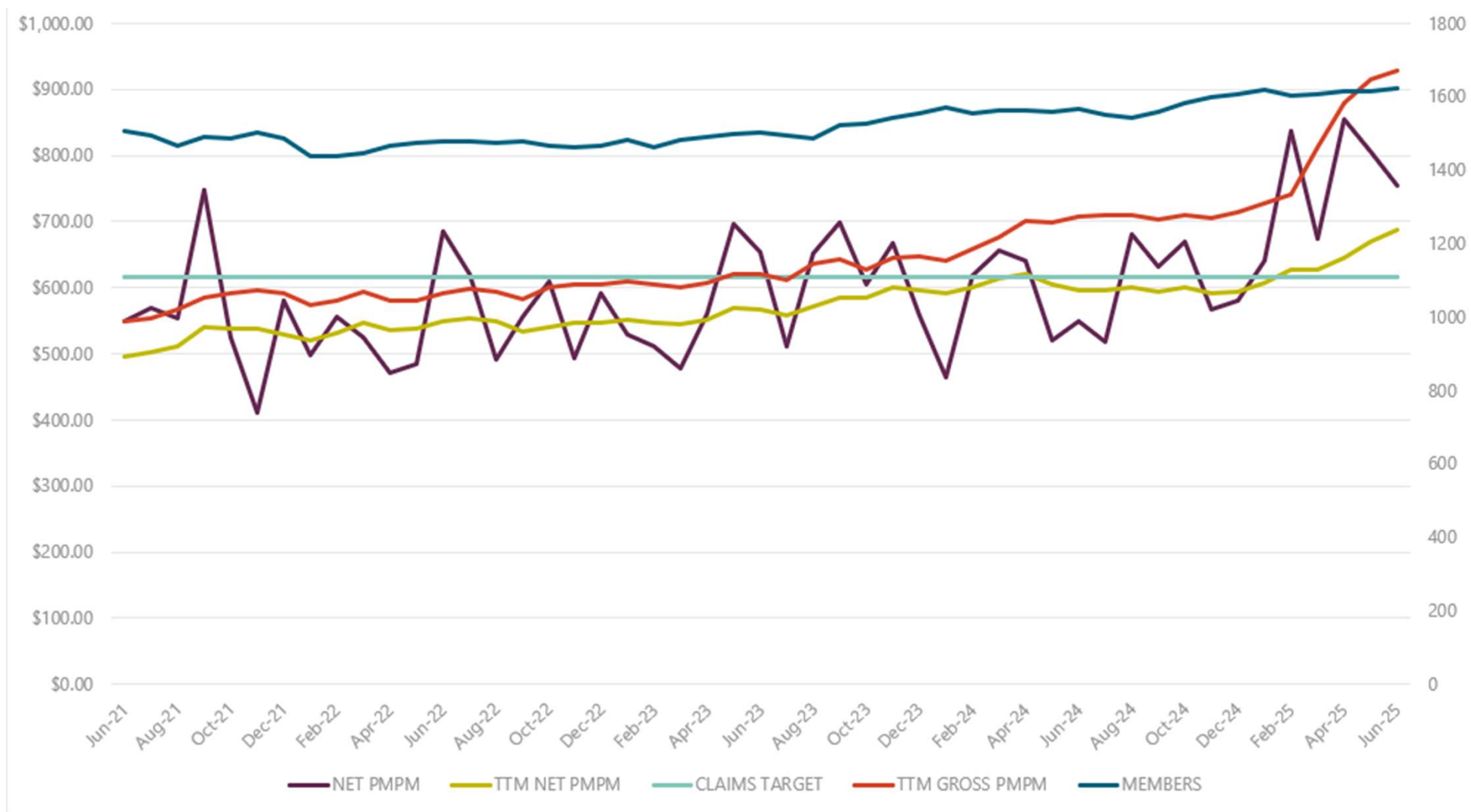
Business Group on Health. 2025 Employer Health Care Strategy Survey. August 2024. Available at: <https://www.businessgrouphealth.org/resources/2025-Employer-Health-Care-Strategy-Survey-Intro>.

Large Claim Impact:

- 117% increase to claims over the 150K pooling point and a 191% increase to total claims over pooling when comparing current to prior reporting periods.
- HM predictive index has @ least 5 of the claimants eclipsing \$200k in next 12 months with one over \$1M. Large losses, renewal modification for the losses by CIGNA and a large loss risk averse marketplace drove pricing outcomes for 2026.



Medical/Rx Trend



Medical/Rx Trend Over

36 Months	8.4%
24 Months	10.6%
12 Months	15.1%
6 Months	31.8%

PMPM = Per Employee Per Month
 TTM = Trailing Twelve Months
 NET = Net of Pooled Claims

Claims Experience: Data through June

Month	EE	EE + Sp	EE + Ch	Fam	Total	Mem	Paid Medical Claims	Paid Rx Claims	Total Gross Paid Claims	Premium	Gross Loss Ratio	Claims Over \$150k Pooling	Total Monthly Net Claims	Total Net Loss Ratio	Employee Contrib	Monthly City Contrib
Jan-25	360	72	55	232	719	1,618	\$688,726	\$349,532	\$1,038,258	\$1,222,753	85%	\$0	\$1,038,258.44	85%	\$224,622	\$1,013,982
Feb-25	350	71	56	231	708	1,605	\$1,045,117	\$326,428	\$1,371,545	\$1,209,713	113%	-\$28,937	\$1,342,608.20	111%	\$222,679	\$1,002,684
Mar-25	352	73	55	232	712	1,609	\$2,208,796	\$318,941	\$2,527,737	\$1,215,903	208%	-\$1,443,518	\$1,084,218.73	89%	\$223,394	\$1,008,259
Apr-25	354	73	53	233	713	1,617	\$2,192,864	\$431,281	\$2,624,145	\$1,214,811	216%	-\$1,242,416	\$1,381,729.10	114%	\$221,916	\$1,008,845
May-25	355	71	54	234	714	1,614	\$1,354,834	\$418,994	\$1,773,828	\$1,215,885	146%	-\$474,745	\$1,299,083.06	107%	\$221,855	\$1,010,081
Jun-25	364	71	53	234	722	1,622	\$1,179,389	\$402,205	\$1,581,595	\$1,222,211	129%	-\$355,906	\$1,225,688.63	100%	\$221,637	\$1,016,824
Jul-25																
Aug-25																
Sep-25																
Oct-25																
Nov-25																
Dec-25																
TOTAL	2,135	431	326	1,396	4,288	9,685	\$8,669,728	\$2,247,381	\$10,917,109	\$7,301,277	150%	-\$3,545,522	\$7,371,586	101%	\$1,336,102	\$6,060,676
AVG	356	72	54	233	715	1,614	\$1,444,955	\$374,564	\$1,819,518	\$1,216,880		-\$590,920	\$1,228,598		\$222,684	\$1,010,113
PMPM							\$895	\$232								

- YTD loss ratio of 150% is the high-water mark of a challenging 24 months and positioned against a reluctant market

12 Months thru JUN	Premium	Gross Claims	Balance	Loss Ratio
Prior 12	\$12,596,014	\$13,037,184	-\$441,170	103.5%
Current 12	\$13,785,152	\$17,710,892	-\$3,925,740	128.5%
Total	\$26,381,166	\$30,748,076	-\$4,366,910	116.6%

Holmes Murphy Renewal Projection: Data Set

Prior Rolling 12 Months				Current Rolling 12 Months			
Month	Lagged Members	Medical Claims	Rx Claims	Month	Lagged Members	Medical Claims	Rx Claims
Jul-23	1503	\$571,650	\$278,075	Jul-24	1567	\$558,533	\$379,204
Aug-23	1495	\$882,213	\$327,931	Aug-24	1550	\$893,455	\$355,670
Sep-23	1488	\$922,320	\$273,965	Sep-24	1542	\$709,733	\$424,906
Oct-23	1522	\$688,514	\$352,432	Oct-24	1559	\$825,540	\$360,683
Nov-23	1526	\$795,048	\$320,997	Nov-24	1584	\$697,901	\$389,895
Dec-23	1545	\$716,733	\$297,857	Dec-24	1601	\$823,710	\$374,554
Jan-24	1556	\$474,134	\$257,669	Jan-25	1606	\$688,726	\$349,532
Feb-24	1573	\$873,016	\$235,903	Feb-25	1618	\$1,045,117	\$326,428
Mar-24	1555	\$796,701	\$323,032	Mar-25	1605	\$2,208,796	\$318,941
Apr-24	1562	\$1,017,890	\$293,034	Apr-25	1609	\$2,192,864	\$431,281
May-24	1563	\$752,549	\$307,068	May-25	1617	\$1,354,834	\$418,994
Jun-24	1559	\$954,189	\$324,265	Jun-25	1614	\$1,179,389	\$402,205
Total	18,447	\$9,444,956	\$3,592,228		19,072	\$13,178,599	\$4,532,293

- When comparing current to prior year rolling 12 reporting, gross medical claims have increased 40% and Pharmacy has increased 26%.



Holmes Murphy Renewal Projection

Rolling 12 Medical / Rx claims		\$9,444,956	\$3,592,228		\$13,178,599	\$4,532,293
Less Pooled Claims \$150,000		(\$4,324,260)	\$0		(\$6,950,722)	\$0
Rolling 12 Net Claims		\$5,120,696	\$3,592,228		\$6,227,877	\$4,532,293
Rolling 12 membership		18,447	18,447		19,072	19,072
NET PMPM claims		\$278	\$195		\$327	\$238
Midpoint Trend		1.276	1.276		1.157	1.157
Trended claims PMPM	30	\$354	\$248	18	\$378	\$275
Combined PMPM			\$603			\$653
Add Claims <= \$150,000			\$731			\$769
Blended PMPM						\$769
Projected PMPM						\$769
Manual Claims	Credibility:	87.3%		Manual Claims		\$672
Final Blended PMPM						\$757
Pooling Charge as a % of Claims:		13.9%				\$107
Projected Claims, Capitation and Pooling						\$864
Cigna Retention						8.99%
Subtotal Expenses						\$949
ACA						\$0
Needed Premium PMPM w/ ACA						\$949
Needed Premium \$						\$18,474,770
\$ Increase						\$3,808,233
% Increase						26.0%
Current Premium						\$14,666,538
Current Premium PMPM						\$754

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Marketing Results & Cigna Renewal

2026 Medical Marketing

Carrier Invitation List	Carrier Response
Cigna	Incumbent
Aetna	<i>Quoted Fully Insured, DTQ ASO</i>
BCBSKC	<i>DTQ Fully Insured, ASO Proposal</i>
UHC	<i>DTQ</i>



Fully Insured Medical Marketing: Broad

	April Enrollment	Current 2025 Cigna Rates	2026 Initial Renewal Cigna Rates	2026 Negotiated Renewal Cigna Rates	2026 Proposed Aetna Rates
Annual Cost	716	\$14,663,060	\$18,617,677	\$18,210,686	\$19,170,648
% Change from Current			27.0%	24.2%	30.7%
Carrier Notes					
Rate Guarantee		N/A	1 Year	1 Year	1 Year
2nd Year Rate Cap		N/A	No	No	No
Contract Type Proposed		Fully-Insured Contract	Fully-Insured Contract	Fully-Insured Contract	Fully-Insured Contract
Claim Refund Potential		No	No	No	No
Pooling Level		\$150,000	\$150,000	\$150,000	\$200,000
Wellness Program/Allowance		\$55,000	\$55,000	\$55,000	\$55,000

- Starting point for renewal negotiations for fully insured contract (plan design and networks as is)



Fully Insured Medical Marketing: Narrow Network

Total Combined Plans						
	April Enrollment	Current 2025 Cigna Rates	2026 Renewal Cigna Rates Open Access Plus	2026 Renewal Initial Cigna Rates Local Plus	2026 Renewal Negotiated Cigna Rates Local Plus	2026 Proposed Aetna Rates KC Care Network
Annual Cost	630	\$13,607,661	\$17,277,907	\$16,068,456	\$16,207,523	\$16,167,973
% Change from Current			27.0%	18.1%	10.5%	18.8%

- Starting point for renewal negotiations for fully insured contract on the Narrow Network (plans designs as is)



CIGNA 2026 Actual Renewal Approach

	5 Year CIGNA	2026 Past Practice	2026 CIGNA
Experience	18.2%	26.4%	39.1%
Manual	10.8%	14.7%	14.7%
Blend	17.3%	24.9%	36.1%
Modified Outcome	6.6%	9.6%	24.2%
Modification	-62%	-62%	-33%

- 5-year CIGNA practice was to use consistent pooling charges for large losses and an average 62% modification of the blended renewal calculation
- CIGNA intentionally modified both components due to losses and underwriting mandates internally
- The result was a 13% load in the renewal calculation for pooled losses and a modification from calculation far less aggressive (yielding 24.2% vs 9.6%) than past practice



2026 Cigna Renewal

- Due to the Cigna renewal increase at 24.2%, multiple plan design change scenarios and additional network options were explored to reduce the aggregate increase to 15.5%.
- Considerations:
 - Member disruption of total network replacement to LocalPlus (provide choice)
 - Plan Design Benchmarking
 - Member/City cost share



2026 Renewal Pathway: 15.5% Renewal Increase

- Eliminate the \$0 Deductible PPO Buy-up plan
- Plan design changes to the \$500 PPO plan (now referred to as the \$750 Deductible PPO plan) and only IRS mandatory deductible/OOPM increase on HDHP
- Change the anchor plan for contributions to the BROAD network \$750 Deductible PPO plan
- Utilize Broad and Narrow network for the two remaining plans, resulting in 4 plan options:
 - 1) \$750 Deductible PPO plan with changes on the BROAD network
 - 2) \$750 Deductible PPO Plan with plan changes on the NARROW network
 - 3) HDHP Plan with BROAD network (IRS increase only)
 - 4) HDHP Plan with NARROW network (IRS increase only)
- Contributions based on the current subsidy structure:

Subsidy %	
EE	90%
EE + SP	75%
EE + CH(RN)	75%
FAM	75%



2026 Cigna Renewal: Proposed Plan Changes

		\$500 Deductible Plan		
Plan Design		Original	Proposed	Change
INN	Individual Deductible	\$500	\$750	\$250
	Family Deductible	\$1,000	\$1,500	\$500
	Individual OOP	\$2,800	\$3,500	\$700
	Family OOP	\$5,600	\$7,000	\$1,400
	Coinsurance	90%	80%	10%
OON	Individual Deductible	\$1,500	\$2,250	\$750
	Family Deductible	\$3,000	\$4,500	\$1,500
	Individual OOP	\$8,400	\$10,500	\$2,100
	Family OOP	\$16,800	\$21,000	\$4,200
	Coinsurance	70%	60%	10%
Rx	Pharmacy OOP	\$1,500	\$2,000	\$500

		HDHP Plan (IRS Mandated Changes Only)		
Plan Design		Original	Proposed	Change
INN	Individual Deductible	\$3,300	\$3,400	\$100
	Family Deductible	\$6,600	\$6,800	\$200
	Individual OOP	\$3,300	\$3,400	\$100
	Family OOP	\$6,600	\$6,800	\$200
OON	Individual Deductible	\$6,600	\$6,800	\$200
	Family Deductible	\$13,200	\$13,600	\$400
	Individual OOP	\$6,600	\$6,800	\$200
	Family OOP	\$13,200	\$13,600	\$400



Benchmarking Data

- Data pulled from the 2024 Mercer Benchmarking Survey
- Parameters include:
 - Employer Size
 - Government Sector
 - Midwest Region



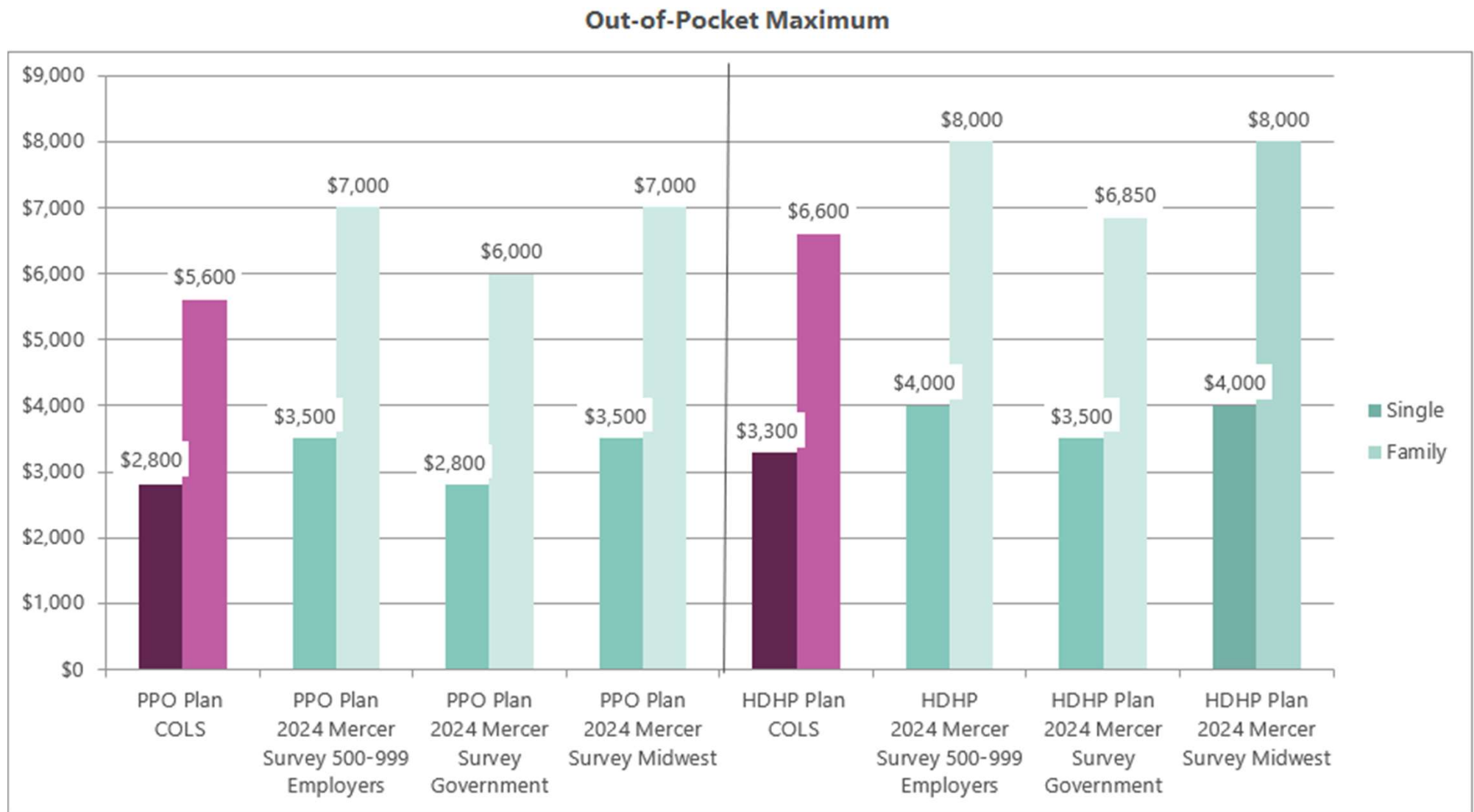
Benchmarking: Deductible Level



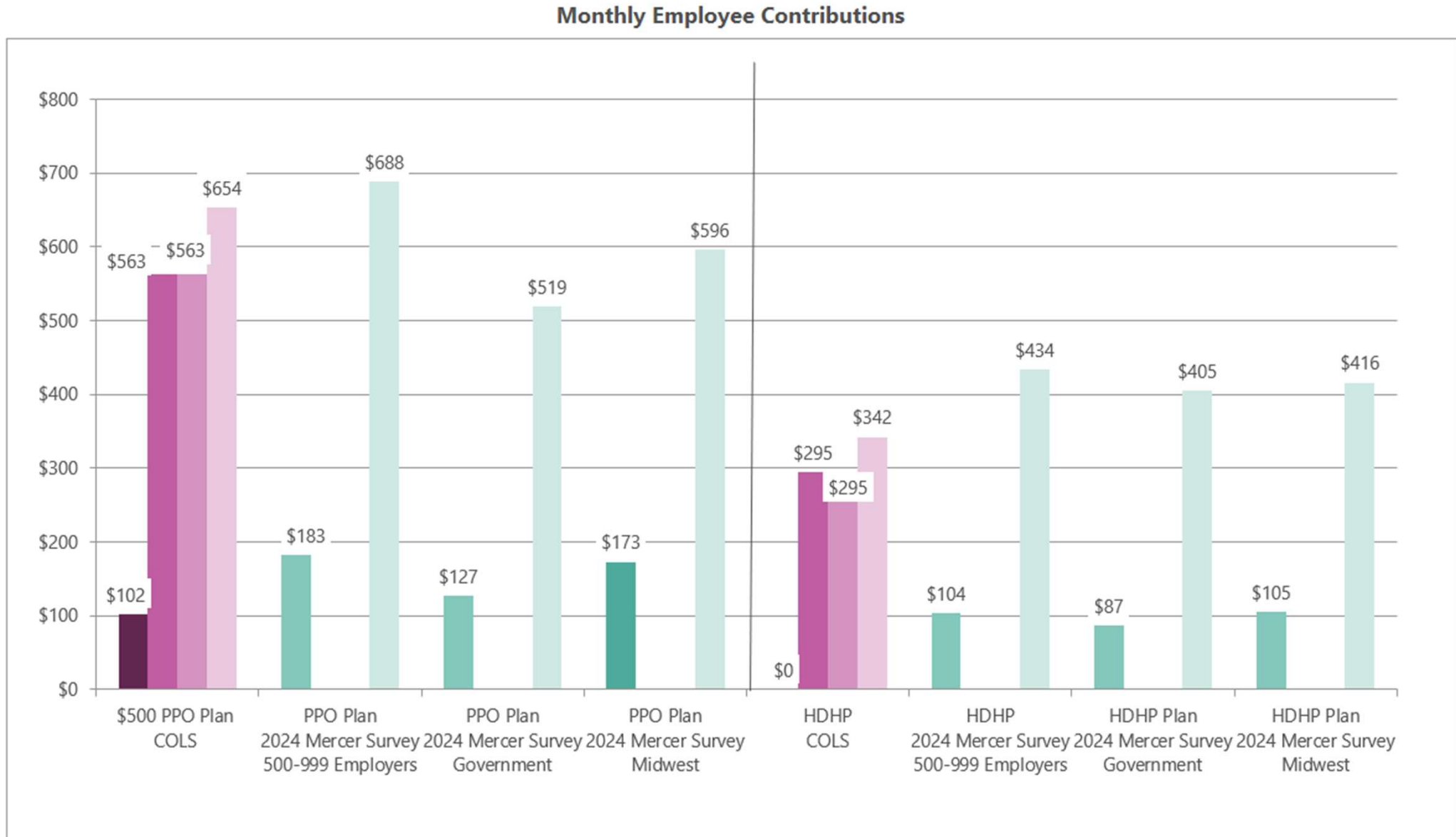
- HDHP Benchmarking includes both embedded and aggregate HDHP plans so the results are skewed. COLS has the richer HDHP (embedded) for capping expenses per member.
- COLS HDHP is richer on the Out-of-Pocket-Max benefit, which is more valuable



Benchmarking: Out of Pocket Max



Benchmarking: Employee Contributions



- Benchmarking data only includes EE and Family



2026 Cigna Renewal: 4 Plan Design Solution

<i>Cigna \$750 Deductible PPO Plan Open Access Plus Network WITH Plan Changes</i>			
	April Enrollment	Current 2025 Cigna Rates	2026 Negotiated Renewal Cigna Rates
Employee Only	128	\$1,023.58	\$1,229.35
Employee + Spouse	30	\$2,253.18	\$2,706.13
Employee + Children	20	\$2,253.18	\$2,706.13
Family	94	\$2,615.63	\$3,141.44
Annual Cost	272	\$5,873,918	\$7,054,736
% Change from Current			20.1%

<i>Cigna \$750 Deductible PPO Plan Local Plus Network WITH Plan Changes</i>			
	April Enrollment	Current 2025 Cigna Rates	2026 Negotiated Renewal Cigna Rates
Employee Only	43	\$1,023.58	\$1,096.38
Employee + Spouse	10	\$2,253.18	\$2,413.44
Employee + Children	7	\$2,253.18	\$2,413.44
Family	31	\$2,615.63	\$2,801.67
Annual Cost	91	\$1,957,973	\$2,097,234
% Change from Current			7.1%

<i>Cigna Open Access Plus HDHP Plan Open Access Plus Network (IRS Increase Only)</i>			
	April Enrollment	Current 2025 Cigna Rates	2026 Negotiated Renewal Cigna Rates
Employee Only	137	\$902.04	\$1,120.19
Employee + Spouse	26	\$1,984.83	\$2,462.84
Employee + Children	21	\$1,984.83	\$2,464.84
Family	81	\$2,304.04	\$2,861.25
Annual Cost	265	\$4,832,722	\$6,000,848
% Change from Current			24.2%

<i>Cigna Open Access Plus HDHP Plan LocalPlus Network (IRS Increase Only)</i>			
	April Enrollment	Current 2025 Cigna Rates	2026 Negotiated Renewal Cigna Rates
Employee Only	46	\$902.04	\$996.97
Employee + Spouse	9	\$1,984.83	\$2,193.71
Employee + Children	7	\$1,984.83	\$2,193.71
Family	27	\$2,304.04	\$2,546.51
Annual Cost	89	\$1,617,819	\$1,788,075
% Change from Current			10.5%

Total Combined Plans			
	April Enrollment	Current 2025 Cigna Rates	2026 Negotiated Renewal Cigna Rates
Annual Cost	716	\$14,663,060	\$16,940,893
% Change from Current			15.5%



Subsidy Approach

Plan:		\$750	HDHP	\$750	HDHP
Network:		oap broad	oap broad	lp narrow	lp narrow
Design:		changes	IRS Only	changes	IRS Only
Rates 2026					
EE		\$1,229.35	\$1,120.19	\$1,096.38	\$996.97
EE + SP		\$2,706.13	\$2,464.84	\$2,413.44	\$2,193.71
EE + CH(RN)		\$2,706.13	\$2,464.84	\$2,413.44	\$2,193.71
FAM		\$3,141.44	\$2,861.25	\$2,801.67	\$2,546.51
Price from current (premium)		20.1%	24.2%	7.1%	10.5%
Subsidy from current (if anchor plan)					
COLS Subsidy	2025	2026	2026	2026	2026
EE	\$921.22	\$1,106.42	\$1,008.17	\$986.74	\$897.27
EE + SP	\$1,689.88	\$2,029.60	\$1,848.63	\$1,810.08	\$1,645.28
EE + CH(RN)	\$1,689.88	\$2,029.60	\$1,848.63	\$1,810.08	\$1,645.28
FAM	\$1,961.72	\$2,356.08	\$2,145.94	\$2,101.25	\$1,909.88
COLS Cost	\$12,017,508	\$14,433,385	\$13,147,999	\$12,872,280	\$11,701,720
COLS \$ Increase		\$2,415,877	\$1,130,491	\$854,772	-\$315,788
COLS % Increase		20.1%	9.4%	7.1%	-2.6%
COLS Monthly HSA	\$50	\$50	\$50	\$100	\$50
COLS HSA Cost	\$192,000	\$192,000	\$192,000	\$384,000	\$192,000
Total COLS Cost	\$12,209,508	\$14,625,385	\$13,339,999	\$13,256,280	\$11,893,720
COLS \$ Increase		\$2,415,877	\$1,130,491	\$1,046,772	-\$315,788
COLS % Increase		19.8%	9.3%	8.6%	-2.6%



Contribution Impact to Subsidy Change

2026 Contribution cost with \$750 Broad as Anchor				
EE	\$122.94	\$13.78	-\$10.03	-\$109.45
EE + SP	\$676.53	\$435.24	\$383.84	\$164.11
EE + CH(RN)	\$676.53	\$435.24	\$383.84	\$164.11
FAM	\$785.36	\$505.17	\$445.59	\$190.43
Contribution Monthly Change from 2025 to 2026 with \$750 Broad as Anchor				
EE	\$20.57	\$13.78	-\$112.40	-\$109.45
EE + SP	\$113.23	\$140.29	-\$179.46	-\$130.84
EE + CH(RN)	\$113.23	\$140.29	-\$179.46	-\$130.84
FAM	\$131.45	\$162.85	-\$208.32	-\$151.89



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Dental Marketing
Results
&
Cigna Renewal

2026 Cigna Dental Renewal

COLS Dental				
	Enrollment	Cigna Current	Cigna Initial Renewal	Cigna Negotiated*
Employee Only	328	\$38.80	\$42.82	\$41.39
Family	432	\$97.64	\$107.74	\$104.15
Monthly Cost	760	\$54,907	\$60,589	\$58,569
Annual Cost		\$658,883	\$727,064	\$702,825
& Change from Current			\$68,181	\$43,942
% Change from Current			10.3%	6.7%

* Rate Cap of 7.5% on the 1/1/2027 renewal increase



Dental Marketing Results

	Current	Renewal	Humana Plan 1	SunLife Plan 1	SunLife Plan 2	MetLife	Humana Plan 2	Aetna	Guardian	Ameritas	BlueKC
Total Annual Premium	\$657,522	\$702,825	\$627,836	\$630,050	\$642,682	\$657,522	\$701,279	\$717,996	\$726,140	\$775,642	\$706,194
Total Premium Savings/Increase Compared to Current Spend (\$)		\$45,303	(\$29,686)	(\$27,472)	(\$14,840)	\$0	\$43,757	\$60,474	\$68,618	\$118,120	\$48,672
Total Premium Savings/Increase Compared to Current Spend (%)		6.7%	-4.51%	-4.18%	-2.26%	0.00%	6.65%	9.20%	10.44%	17.96%	7.40%
Rate Guarantee			2 years	2 years	2 years	Year 2: 7% rate cap Year 3: 7% rate cap	2 years	Year 2: 6.5% Rate Cap Additional 2% discount if bundled with medical	2 years	2 years	Year 2: 5-15% depending on loss ratio

- Remaining with Cigna due to large network disruption with Humana, SunLife and MetLife



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Appendix

ASO Proposals: Illustrative

	Cinga Fully Insured Renewal Broad Network/As is	Cinga	Aetna	BlueKC
Fixed Costs	\$18,394,641	\$466,632	\$455,376	\$468,608
Stop Loss (150K Specific Deductible)	n/a	\$4,420,384	\$2,427,154	n/a
Projected Claims Cost (Expected)	n/a	\$14,732,824	\$14,732,824	\$14,732,824
Total Estimated Annual Expected	\$18,394,641	\$19,619,840	\$17,615,354	\$15,201,432
\$ Increase/Decrease from FI Renewal		\$1,225,199	-\$779,287	
% Increase/Decrease from FI Renewal		6.66%	-4.2%	

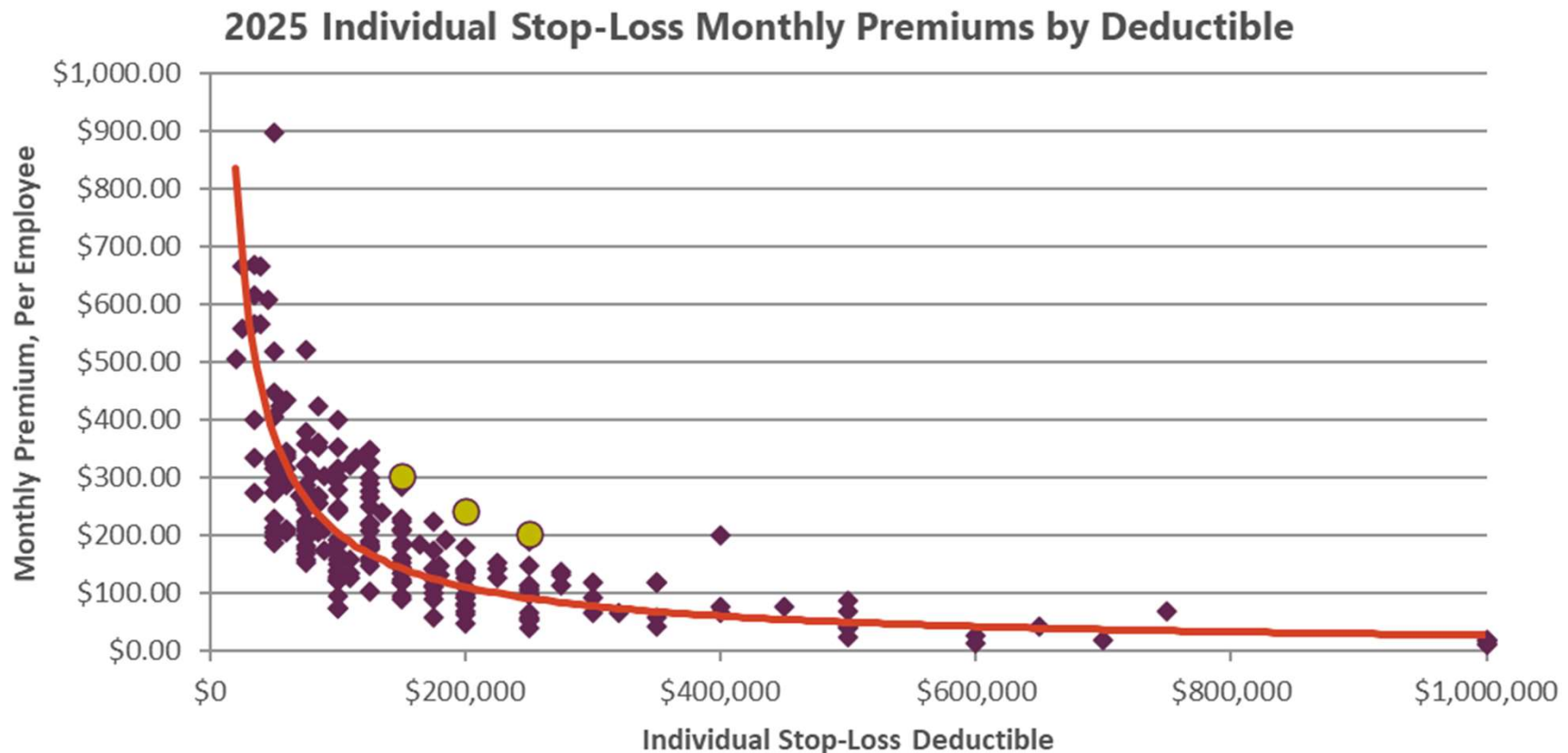


Third Party Stop Loss Marketing: Illustrative

	Symetra	Aetna	Cigna	Symetra	Aetna	Symetra	Aetna
AM Best Rating	A	A	A	A	A	A	A
Proposal Status	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative	Illustrative
Administrator/Network	Cigna	Aetna	Cigna	Cigna	Aetna	Cigna	Aetna
Total Enrollment	730	730	730	730	730	730	730
Specific Terms							
Contract Basis	12/12	12/12	Incurred	12/12	12/12	12/12	12/12
Specific Deductible	\$150,000	\$150,000	\$150,000	\$200,000	\$200,000	\$250,000	\$250,000
No New Laser Renewal Rate Cap	50%	50%	TBD	50%	0%	50%	0%
Laser Liability	TBD	\$1,100,000	TBD	TBD	\$1,050,000	TBD	\$1,000,000
Aggregate Terms							
Contract Basis	12/12	12/12	Incurred	12/12	12/12	12/12	12/12
Contract Basis	125%	125%	125%	125%	125%	125%	125%
Grand Totals							
Total Fixed Costs (Spec and Agg Premium)	\$2,698,014	\$2,474,612	\$4,557,740	\$2,180,263	\$1,923,433	\$1,830,505	\$1,572,157
Total Max Liability (Fixed Costs + Agg Max)	\$18,855,914	\$22,705,138		\$19,029,427	\$22,103,959	\$19,214,633	\$21,702,683



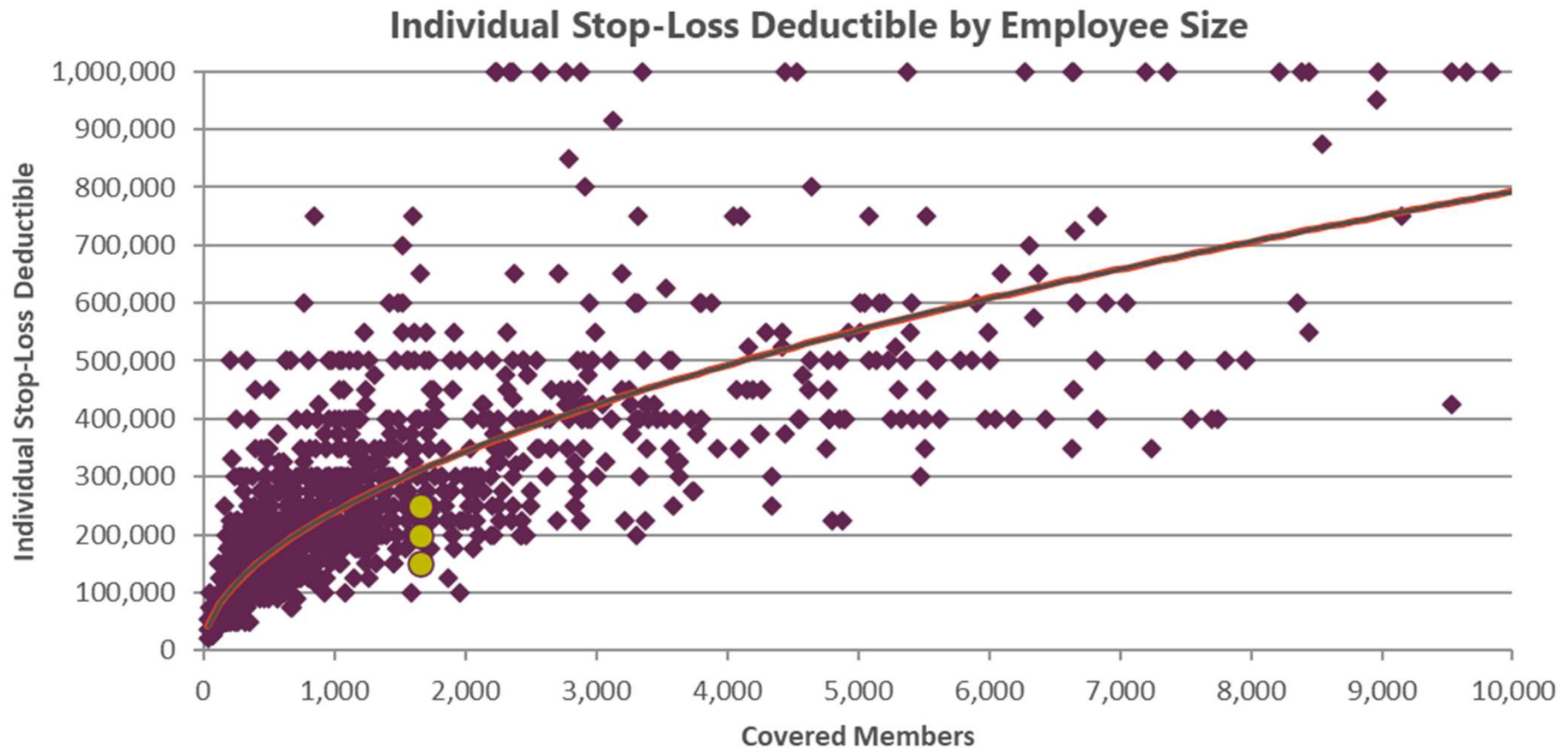
Third Party Stop Loss Benchmarking



- Premium Benchmark utilizing COLS \$150k, \$200k, and \$250k deductible level proposals from Symetra (represented by green dots) compared to groups with the same member size
- COLS proposed rates are much higher than benchmark, telling us that the City demographics and claims are high-risk compared to norms.



Third Party Stop Loss Benchmarking



- Deductible Benchmark utilizing COLS \$150k, \$200k, and \$250k deductible level proposals from Symetra for groups with the same member size (represented by green dots)
- COLS proposed deductible levels are below benchmark, indicating that the City may want to take on additional risk with higher levels.
- 150K Pooling point is currently utilized for fully insured underwriting purposes.

Historical Large Claims over 150K Pooling

Plan Year	# of Claims Over Spec	Stop Loss Liability @ 150K
2021	6	\$900,000.00
2022	9	\$1,350,000.00
2023	13	\$1,950,000.00
2024	11	\$1,650,000.00
2025 YTD	7	\$1,050,000.00
Average	9	\$1,350,000.00



Cigna LocalPlus Disruption

Facility	# of Claimants	# of Services	Claim Spend
St. Lukes Hospital East	12	16	\$524,746
St. Lukes Hospital of Kansas City	2	2	\$56,271
Total	14	18	\$581,017
% of Total Claims	28.57%	25.35%	12.40%



Cigna Local Plus Disruption: Inpatient

Provider Name	Provider Tax ID	Provider City	Provider State	Claimants	Services	Billed	Cigna	Cigna Local Plus
CHILDRENS MERCY HOSPITAL	440605373	CHICAGO	IL	2	6	\$1,761,395	Y	Y
UNIVERSITY OF KANSAS HOSPITAL	481202402	LENEXA	KS	6	9	\$1,089,399	Y	Y
CENTERPOINT MEDICAL CENTER	450503121	INDEPENDENCE	MO	4	4	\$398,613	Y	Y
LEES SUMMIT MEDICAL CENTER	450503141	LEES SUMMIT	MO	4	4	\$312,414	Y	Y
SAINT LUKES EAST HOSPITAL	562488077	LEES SUMMIT	MO	8	10	\$287,667	Y	N
SAINT LUKES EAST HOSPITAL	562488077	LEES SUMMIT	MO	4	6	\$237,080	Y	N
LEES SUMMIT MEDICAL CENTER	450503141	LEES SUMMIT	MO	1	1	\$122,629	Y	Y
CHILDRENS MERCY HOSPITAL	440605373	CHICAGO	IL	1	1	\$92,565	Y	Y
RESEARCH MEDICAL CENTER	542092552	KANSAS CITY	MO	1	1	\$68,550	Y	Y
SAINT LUKES HOSPITAL OF KANSAS CITY	440545297	KANSAS CITY	MO	2	2	\$56,271	Y	N
GRAND FALLS CENTER FOR RECOVERY LLC	873106521	JOPLIN	MO	2	10	\$52,950	Y	Y
MENORAH MEDICAL CENTER	481301826	OVERLAND PARK	KS	3	3	\$48,288	Y	Y
CENTERPOINT MEDICAL CENTER	450503121	INDEPENDENCE	MO	1	1	\$41,101	Y	Y
OVERLAND PARK REGIONAL MEDICAL CENTER	450503116	OVERLAND PARK	KS	1	1	\$33,778	Y	Y
NORTH KANSAS CITY HOSPITAL	446005747	NORTH KANSAS CITY	MO	1	2	\$27,314	Y	Y
LIBERTY HOSPITAL	430977042	LIBERTY	MO	2	2	\$23,169	Y	Y
LINCOLN RECOVERY LLC	862335407	SAN JUAN CAPISTRANO	CA	1	2	\$14,195	N	N
ARISTA RECOVERY	863722050	PAOLA	KS	1	1	\$9,900	Y	Y
PSYCLARITY HEALTH MASSACHUSETTS	861256494	SAUGUS	MA	1	1	\$5,950	N	N
COMMUNITY SPRINGS HEALTHCARE FACILITY	431425356	EL DORADO SPRINGS	MO	1	2	\$1,847	Y	N
MOSAIC LIFE CARE AT ST JOSEPH MEDICAL CENTER	440545289	ATLANTA	GA	1	1	\$0	Y	N
MENORAH MEDICAL CENTER	481301826	OVERLAND PARK	KS	1	1	\$0	Y	Y
Total Providers In-Network						\$4,685,073	20	15
Total % In-Network							91%	68%
Total Providers Out-of-Network							2	7
Total % Out-of-Network							9%	32%

Total Claims In-Network						\$4,685,073	47	31
Total % In-Network							96%	63%
Total Claims Out-of-Network							2	18
Total % Out-of-Network							4%	37%



Cigna Local Plus Disruption: Outpatient

Provider Name	Provider Tax ID	Provider City	Provider State	Claimants	Services	Billed	Cigna	Cigna Local Plus
UNIVERSITY OF KANSAS HOSPITAL	481202402	LENEXA	KS	50	251	\$5,695,833	Y	Y
LEES SUMMIT MEDICAL CENTER	450503141	LEES SUMMIT	MO	82	125	\$1,424,298	Y	Y
UNIVERSITY OF KANSAS HOSPITAL	481202402	LENEXA	KS	27	101	\$1,143,172	Y	Y
SAINT LUKES EAST HOSPITAL	562488077	LEES SUMMIT	MO	126	188	\$1,037,976	Y	N
SAINT LUKES SURGICENTER LEES SUMMIT	470853481	LEES SUMMIT	MO	38	45	\$815,648	Y	N
SAINT LUKES HOSPITAL OF KANSAS CITY	440545297	KANSAS CITY	MO	175	316	\$685,425	Y	N
LEES SUMMIT MEDICAL CENTER	450503141	LEES SUMMIT	MO	18	35	\$478,636	Y	Y
RESEARCH MEDICAL CENTER	542092552	KANSAS CITY	MO	9	17	\$394,371	Y	Y
CHILDRENS MERCY HOSPITAL	440605373	CHICAGO	IL	85	199	\$365,806	Y	Y
CENTERPOINT MEDICAL CENTER	450503121	INDEPENDENCE	MO	7	10	\$316,798	Y	Y
CENTERPOINT MEDICAL CENTER	450503121	INDEPENDENCE	MO	14	31	\$304,144	Y	Y
BELTON REGIONAL MEDICAL CENTER	200851062	BELTON	MO	10	16	\$256,027	Y	Y
SAINT LUKES EAST HOSPITAL	562488077	LEES SUMMIT	MO	38	51	\$246,881	Y	N
RESEARCH MEDICAL CENTER	542092552	KANSAS CITY	MO	4	5	\$230,094	Y	Y
SAINT LUKES SURGICENTER LEES SUMMIT	470853481	LEES SUMMIT	MO	9	9	\$221,885	Y	N
SURGICENTER OF KANSAS CITY	431828920	KANSAS CITY	MO	4	4	\$200,106	Y	Y
QUEST DIAGNOSTICS INC	431039532	BENTONVILLE	AR	200	325	\$198,150	Y	Y
SURGICENTER OF KANSAS CITY	431828920	KANSAS CITY	MO	4	4	\$173,805	Y	Y
KU MEDWEST AMBULATORY SURGERY CENTER	020664568	SHAWNEE	KS	6	8	\$166,783	Y	Y
BEACON SURGERY CENTER	831077983	LEES SUMMIT	MO	5	6	\$161,940	Y	Y
KANSAS CITY ORTHOPAEDIC INSTITUTE	481197295	OVERLAND PARK	KS	7	12	\$159,460	Y	Y
SAINT LUKES HOSPITAL OF KANSAS CITY	440545297	KANSAS CITY	MO	93	142	\$157,874	Y	N



Cigna Local Plus Disruption: Professional

Provider Tax ID	Provider Name	Provider Specialty	Provider City	Provider State	Claimants	Services	Billed	Cigna	Cigna Local Plus
923970939	KAILEY HALL	COUNSELING	GRAIN VALLEY	MO	3	68	\$391,813	Y	Y
440605373	CMH PROFESSIONAL GROUP	PEDIATRICS	JEFFERSON CITY	MO	1	2	\$258,197	Y	Y
440605373	CMH PROFESSIONAL GROUP	PEDIATRICS	JEFFERSON CITY	MO	1	4	\$208,698	Y	Y
923970939	KAILEY HALL	COUNSELING	GRAIN VALLEY	MO	2	24	\$117,813	Y	Y
923970939	COURTNEY MORGAN-ROBERTS	COUNSELING	KANSAS CITY	MO	2	18	\$88,450	Y	Y
861072868	SHELDON SEBASTIAN	DERMATOLOGY	LEES SUMMIT	MO	14	22	\$31,945	Y	Y
431424154	LOWRY JONES	SURGERY, ORTHOPEDIC	KANSAS CITY	MO	1	3	\$27,111	Y	Y
481163756	DAVID T ROUSE	OTOLARYNGOLOGY (EAR, NOSE, AND THROAT)	LIBERTY	MO	1	5	\$24,948	Y	Y
481211774	STEVEN R COHEN	OPHTHALMOLOGY	LEES SUMMIT	MO	2	8	\$23,650	Y	Y
481211774	RYAN D CHRISTENSEN	OPHTHALMOLOGY	LEES SUMMIT	MO	1	5	\$22,725	Y	Y
453851008	AMAR PATEL	SURGERY, ORTHOPEDIC	KANSAS CITY	MO	5	29	\$21,630	Y	N
205096637	MINUTECLINIC DIAGNOSTIC OF KANSAS PA	FAMILY MEDICINE	BELFAST	ME	34	40	\$19,366	Y	Y
440605373	WILLIAM I DOUGLAS	SURGERY, THORACIC	KANSAS CITY	MO	1	3	\$18,444	Y	Y
431424154	CHARLES RHOADES	SURGERY, ORTHOPEDIC	KANSAS CITY	MO	2	5	\$17,685	Y	Y
824062191	DAVID R FIELEKE	DERMATOLOGY	LEES SUMMIT	MO	40	54	\$17,229	Y	Y
821927787	ANIRUDHA HALDER	PATHOLOGY	LEES SUMMIT	MO	46	68	\$17,058	Y	Y
431424154	DANIEL CHERNOFF	SURGERY, ORTHOPEDIC	LEAWOOD	KS	1	3	\$16,087	Y	Y
431598353	ROCCO J FLORIO	OBSTETRICS/GYNECOLOGY	LEES SUMMIT	MO	12	19	\$15,895	Y	N
824062191	ROSS B REULE	DERMATOLOGY	KANSAS CITY	MO	40	52	\$15,858	Y	Y
453074284	THOMAS S SAMUELSON	SURGERY, ORTHOPEDIC	OVERLAND PARK	KS	1	5	\$15,727	Y	Y
481229965	BRADLEY D CHRISJOHN	FAMILY MEDICINE	LEES SUMMIT	MO	34	72	\$15,429	Y	Y
480971495	CELINA C BERNABE	ALLERGY/IMMUNOLOGY	LEAWOOD	KS	3	16	\$14,990	Y	N
831147073	CHRISTOPHER L GIPSON	ANESTHESIOLOGY	LEES SUMMIT	MO	4	6	\$14,796	N	N
201679112	JOSEPH M BAKER	FAMILY MEDICINE	LEES SUMMIT	MO	2	8	\$14,570	Y	Y
431513870	LISA L AMSTERDAM	OBSTETRICS/GYNECOLOGY	LEES SUMMIT	MO	10	23	\$14,461	Y	Y



2025 Medical Benefit Summaries - Cigna

	Buy Up PPO	*Base PPO	*HDHP with HSA
Benefit Provisions	In-Network	In-Network	In-Network
Calendar Year Deductible			
Individual	\$0	\$500	\$3,300
Family	\$0	\$1,000	\$6,600
Calendar Year Out-of-Pocket Maximum			
Individual	\$3,000	\$2,800	\$3,300
Family	\$6,000	\$5,600	\$6,600
Coinsurance	100%	90%	100%
Office Visits			
Primary Care Physician	\$20 copay	\$25 copay	0% after deductible
Specialist	\$40 copay	\$50 copay	0% after deductible
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Emergency Medical Care			
Emergency Room	\$200 copay	\$200 copay then ded/coins	0% after deductible
Urgent Care	\$40 copay	\$50 copay	0% after deductible
Ambulance	0% after deductible	0% after deductible	0% after deductible
Hospital Services			
Inpatient Services	\$300 copay per day	10% after deductible	0% after deductible
Outpatient Services	No member cost share	10% after deductible	0% after deductible
Pharmacy Benefits			
Separate Pharmacy Out of Pocket	Combined with Medical	\$1,500 individual / \$4,500 family	Combined with Medical
Prescription Rx	Retail: \$10 / \$40 / \$65	Retail: \$10 / 40% to \$80 / 60% to \$120	Retail: 0% after deductible
	Mail: \$20 / \$80 / \$130	Mail: \$20 / 40% to \$160 / 60% to \$240	Mail: 0% after deductible

- HSA contribution from the City of \$50 per month remains in effect for all tiers of coverage in 2025.
- The individual/ family deductible and out-of-pocket maximum for the HDHP plan increased in 2025 due to mandated IRS minimums, to \$3,300 and \$6,600, respectively.



2025 Premium/Contributions (Medical, Dental and Vision)

Medical				
Cigna Buy Up PPO Plan (\$0 Deductible)	Employee Monthly Contribution	City Monthly Contribution	Total Monthly Premium	Employee Contribution per Paycheck
Employee Only	\$207.43	\$921.22	\$1,128.65	\$95.74
Employee + Spouse or Child(ren)	\$778.62	\$1,689.89	\$2,468.50	\$359.36
Employee + Family	\$903.48	\$1,961.72	\$2,865.20	\$416.99
Cigna Base PPO Plan (\$500 Deductible)	Employee Monthly Contribution	City Monthly Contribution	Total Monthly Premium	Employee Contribution per Paycheck
Employee Only	\$102.36	\$921.22	\$1,023.58	\$47.24
Employee + Spouse or Child(ren)	\$563.30	\$1,689.89	\$2,253.18	\$259.98
Employee + Family	\$653.91	\$1,961.72	\$2,615.63	\$301.80
Cigna HDHP with HSA Plan	Employee Monthly Contribution	City Monthly Contribution	Total Monthly Premium	Employee Contribution per Paycheck
Employee Only	\$0.00	\$823.78	\$902.04	\$0.00
Employee + Spouse or Child(ren)	\$294.95	\$1,689.89	\$1,984.83	\$136.13
Employee + Family	\$342.32	\$1,961.72	\$2,304.04	\$157.99

Dental				
Cigna Dental Plan	Employee Monthly Contribution	City Monthly Contribution	Total Monthly Premium	Employee Contribution per Paycheck
Employee Only	\$0.00	\$38.80	\$38.80	\$0.00
Employee + Family	\$19.53	\$78.12	\$97.65	\$9.01

Vision				
MetLife Vision Plan	Employee Monthly Contribution	City Monthly Contribution	Total Monthly Premium	Employee Contribution per Paycheck
Employee Only	\$0.00	\$6.51	\$6.51	\$0.00
Employee + Family	\$3.09	\$12.36	\$15.45	\$1.43

*Note: Employee contribution per paycheck is based on 26 paychecks in 2025



