

**CITY OF ROCHESTER HILLS - OPTION 1**  
**TOTAL GROSS CORPORATE COSTS**  
*(Enrollment Based Upon BCC March 2004 Billing)*

<u>GROSS COSTS:</u>	<u>CURRENT FORTIS</u>	<u>RENEWAL FORTIS</u>	<u>CIGNA</u>
Life	\$ 31,416	\$ 31,416	\$ 21,991
AD&D	\$ 7,540	\$ 7,540	\$ 3,770
STD	\$ 161,303	\$ 161,303	\$ 99,263
LTD	\$ 88,919	\$ 120,098	\$ 57,740
VOL LTD	\$ 2,382	\$ 2,382	\$ 5,972
VOL EE LIFE	\$ 18,768	\$ 18,768	\$ 14,445
VOL SPOUSE LIFE	\$ 4,894	\$ 4,894	\$ 5,851
VOL AD&D	\$ 1,446	\$ 1,446	\$ 1,002
VOL CHILD LIFE	<u>\$ 410</u>	<u>\$ 410</u>	<u>\$ 410</u>
<b>TOTAL GROSS COST</b>	<b>\$ 317,077</b>	<b>\$ 348,257</b>	<b>\$ 210,444</b>
<b>ANNUAL \$ DIFFERENCE</b>	<b>Base</b>	<b>\$ 31,179</b>	<b>\$ (106,634)</b>
<b>ANNUAL % DIFFERENCE</b>	<b>Base</b>	<b>9.8%</b>	<b>-33.6%</b>

**CITY OF ROCHESTER HILLS - OPTION 1**  
**TOTAL NET CORPORATE & EMPLOYEE COSTS**  
*(Enrollment Based Upon BCC March 2004 Billing)*

<u>NET COSTS:</u>	<u>CURRENT FORTIS</u>	<u>RENEWAL FORTIS</u>	<u>CIGNA</u>
Life	\$ 31,416	\$ 31,416	\$ 21,991
AD&D	\$ 7,540	\$ 7,540	\$ 3,770
STD	\$ 161,303	\$ 161,303	\$ 99,263
LTD	<u>\$ 88,919</u>	<u>\$ 120,098</u>	<u>\$ 57,740</u>
<b>TOTAL NET COST</b>	<b>\$ 289,177</b>	<b>\$ 320,357</b>	<b>\$ 182,764</b>
<b>ANNUAL \$ DIFFERENCE</b>	<b>Base</b>	<b>\$ 31,179</b>	<b>\$ (106,413)</b>
<b>ANNUAL % DIFFERENCE</b>	<b>Base</b>	<b>10.8%</b>	<b>-36.8%</b>

<u>EMPLOYEE COSTS:</u>	<u>CURRENT FORTIS</u>	<u>RENEWAL FORTIS</u>	<u>CIGNA</u>
VOL LTD	\$ 2,381.52	\$ 2,381.52	\$ 5,971.92
VOL EE LIFE	\$ 18,768.24	\$ 18,768.24	\$ 14,444.76
VOL SPOUSE LIFE	\$ 4,893.72	\$ 4,893.72	\$ 5,850.72
VOL AD&D	\$ 1,446.00	\$ 1,446.00	\$ 1,001.88
VOL CHILD LIFE	<u>\$ 410.40</u>	<u>\$ 410.40</u>	<u>\$ 410.40</u>
<b>TOTAL EMPLOYEE COST</b>	<b>\$ 27,900</b>	<b>\$ 27,900</b>	<b>\$ 27,680</b>
<b>ANNUAL \$ DIFFERENCE</b>	<b>Base</b>	<b>\$ -</b>	<b>\$ (220)</b>
<b>ANNUAL % DIFFERENCE</b>	<b>Base</b>	<b>0.0%</b>	<b>-0.8%</b>