

# MEDICAL AND DENTAL 2026



# SCORING PANEL

- William Crandell
  - Interim Human Resources Director
- Joy Simmons, SHRM-CP
  - Human Resources Manager
- Andrew Gray
  - Assistant Fire Chief
- Jamison Keltner
  - Police Captain
- Matthew Cheatham
  - Sanitation Operations Supervisor
- Michael Stover
  - Deputy Utilities Director, Operations
- Leah Friend
  - Assistant Recreation Director

# MEDICAL PROPOSALS

Cigna  
(incumbent)

Blue Cross  
Blue Shield of  
NC (BCBSNC)

Aetna

## LOCKED CRITERIA SCORING

<b>Evaluation Criteria</b>	<b>Weight</b>
MWBE Commitment	20.00
Cost Effectiveness/Price Value	35.00
Qualifications / Experience	35.00
Quality of Proposal	10.00

# MEDICAL MARKETING FINANCIAL SUMMARY

Sample	Cigna Current (incumbent)	Cigna Renewal (incumbent)	Aetna	BCBSNC
Sample Medical & Pharmacy claims	\$30,742,487	\$30,775,290	\$32,747,843	\$31,051,211
Sample Estimated Pharmacy Rebates	(\$3,033,734)	(\$4,642,700)	(\$4,230,839)	(\$4,073,953)
Estimated Annual ASO fees	\$1,065,790	\$1,065,790	\$917,028	\$1,102,180
Annual Innovation Fund (Technology, Wellness, Communications, etc.) (3-year guarantee)	(\$100,000)	(\$100,000)	(\$105,000)	(\$133,333)
Annual MWBE Funds (3-year guarantee)	(\$160,000)	(\$160,000)	(\$95,483)	
<b>Total estimated claims &amp; ASO fees</b>	<b>\$28,514,544</b>	<b>\$26,938,381</b>	<b>\$28,862,833</b>	<b>\$27,946,105</b>
ASO Administration Fee Rate Guarantee		3 years with option for +3% in year 4 (2029) & +3% year 5 (2030)	3 years with option for +3% in year 4 (2029) & +3% year 5 (2030)	3 years

## **FINAL SCORES MEDICAL**

<b>Provider</b>	<b>Score</b>	<b>Rank</b>
Cigna	462.143	1
BCBSNC	285.714	2
Aetna	226.429	3

# DENTAL PROPOSALS

Cigna  
(incumbent)

Aetna

BCBSNC

Delta  
Dental

MetLife

## LOCKED CRITERIA SCORING

<b>Evaluation Criteria</b>	<b>Weight</b>
MWBE Commitment	20.00
Cost Effectiveness/Price Value	35.00
Qualifications / Experience	35.00
Quality of Proposal	10.00



# DENTAL FINANCIAL SUMMARY

Cigna Current (incumbent)		Cigna Renewal (incumbent)	Aetna	BCBSNC	Delta Dental	MetLife
Estimated Annual Fees	\$61,475		\$72,516	\$81,298	\$79,040	\$87,069
Cost over current			\$11,040	\$19,823	\$17,564	\$25,594
Rate guarantee period	Through 12/31/2025	3 Years	1 Year	3 Years	3 Years	3 Years

## **FINAL SCORES DENTAL**

<b>Provider</b>	<b>Score</b>	<b>Rank</b>
Cigna	453.571	1
Aetna	262.143	2
Delta Dental	234.286	3
BCBSNC	207	4
MetLife	149.285	5

# SUMMARY

- A total of four proposals for medical services were received by our benefits consultant Willis Towers Watson.
  - Of the 4 proposals, CIGNA, BCBSNC, & Aetna were deemed responsive. UnitedHealthcare was deemed non-responsive.
  - Of the 3 proposers, Cigna was the only firm to fulfill the M/WBE requirement by subcontracting 14% of the work to two NC HUB-certified M/WBE firms
- Since the City moved to Cigna in 2022, healthcare costs have averaged 5% annually compared to annual healthcare trends between 7% to 10% post Covid
  - No plan design or employee contribution changes since moving to CIGNA
- Pharmacy rebates have increased materially since moving to Cigna
  - BCBSNC average 2019-2021: \$1.2M annually
  - Cigna average from 2022-2024: \$2.1M annually
- CIGNA medical clinical program savings in 2024 exceeded \$3.2M
- CIGNA pharmacy utilization management program savings in 2024 exceeded \$800k
- CIGNA is willing to come on-site monthly if needed for any service issues
- 3-year Medical ASO guarantee at current rate
- Least amount of network disruption for medical and pharmacy
  - Pharmacy drug disruption was material for AETNA and BCBSNC

**QUESTIONS?**



**THANK  
YOU**

Joy Simmons, MA, SHRM-CP