



HUMAN RESOURCES DEPARTMENT – BENEFITS SECTION

2026 CITY OF FORT LAUDERDALE BENEFITS PREMIUMS FORM – ALL BENEFITS-ELIGIBLE

EMPLOYEES Rev: 3 | Date: 01/12/2026 | Print Date: 01/12/2026

2026 Rates Under the Consolidated Omnibus Budget Reconciliation Act (COBRA)

ALL RATES ARE MONTHLY AND INCLUDE A 2% ADMINISTRATIVE FEE

Cigna MEDICAL Plans Premium Rates:			
	Open Access Plus In-Network 1 (OAPIN 1) or HMO 1	Open Access Plus In-Network 2 (OAPIN 2) or HMO 2	Consumer Driven Health Plan (CDHP) w/o HRA
Tier of Coverage	Total	Total	Total
Single - Employee (EE) or Dependent	\$1049.03	\$954.83	\$921.14
EE + Spouse/Tax Qualified DP	\$2152.13	\$1993.81	\$1889.99
EE + Child	\$1417.17	\$1343.03	\$1229.14
EE + Children	\$1942.32	\$1825.47	\$1701.53
EE + Family (Spouse + Child(ren))	\$2992.61	\$2755.15	\$2646.31
ADULT CHILD (Age 26 – 30)	Tier Above + \$368.14/Adult Child	Tier Above + \$388.20/Adult Child	Tier Above + \$288.26/Adult Child

Cigna DENTAL Plan Premium Rates: NON-IAFF			VSP VISION Plan Premium Rates:		Employee Assistance Program Premium Rates: EAP Program Total \$2.24
	DHMO	DPPO	Core Plan	Buy-Up Plan	
Tier of Coverage	Total	Total	Total	Total	
Single - Employee (EE) or Dependent	\$18.84	\$59.18	\$4.66	\$8.05	
EE + Spouse/Tax Qualified DP	\$32.99	\$110.87	\$9.32	\$16.09	
EE + Children	\$39.60	\$113.99	\$9.99	\$17.24	
EE + Family (Spouse + Child(ren))	\$55.50	\$143.67	\$15.95	\$27.54	

Cigna DENTAL Plan Premium Rates: IAFF	
	Cigna DPPO Fire
Tier of Coverage	Total
Single - Employee (EE) or Dependent	\$34.71
EE + Spouse/Tax Qualified DP	\$63.44
EE + Children	\$56.25
EE + Family (Spouse + Child(ren))	\$99.40

COBRA Eligibility

When employees separate from the City or employees and/or their covered dependents lose eligibility, benefits coverage and payroll deductions typically continue through the end of the month. Employees and dependents have the option to continue group coverage (medical, dental, vision, FSA, and EAP) after the end of the month. Information about electing COBRA will be sent by mail from the City's third-party vendor.

Under the Affordable Care Act, there may be less expensive coverage options available other than COBRA. For more information go to the Federal Market Place website www.HealthCare.gov or call 1-800-318-2596.