

San Francisco Health Service System Board of Supervisors

10-County Survey Results

Rates and Benefits Decisions

Calendar Year 2022

June 16, 2021

Prepared by:
Health & Benefits



10-County Survey Results (Monthly Basis)

Exhibit 1

Rank	County	2020 Survey for SFHSS 2021 Rating	2021 Survey for SFHSS 2022 Rating	% Change
1	Los Angeles	\$721.64	\$746.54	3.45%
2	San Diego	\$657.26	\$691.14	5.15%
3	Orange	\$584.88	\$627.67	7.32%
4	Riverside	\$692.00	\$768.35	11.03%
5	San Bernardino	\$509.69	\$535.30	5.02%
6	Santa Clara	\$1,055.07	\$1,054.24	-0.08%
7	Alameda	\$750.83	\$748.84	-0.26%
8	Sacramento	\$722.74	\$753.75	4.29%
9	Contra Costa	\$800.70	\$814.23	1.69%
10	Fresno	\$797.13	\$833.01	4.50%
10-County Average		\$729.19	\$757.31	3.86%

Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 2a — 93/93/83 Contribution Method for Actives *

		Active Employees			Early Retirees			Medicare Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$47.77	\$95.34	\$327.41	\$0.00	\$339.75	\$903.72	\$0.00	\$175.67	\$525.95	\$739.64
	Plan Year 2022	\$50.12	\$100.03	\$343.52	\$0.00	\$356.49	\$948.26	\$0.00	\$156.86	\$469.53	\$748.63
	\$ Change	\$2.35	\$4.69	\$16.11	\$0.00	\$16.74	\$44.54	\$0.00	(\$18.81)	(\$56.42)	\$8.99
	% Change	4.9%	4.9%	4.9%	-	4.9%	4.9%	-	(10.7%)	(10.7%)	1.2%
Monthly Employer Contributions	Plan Year 2021	\$634.71	\$1,266.64	\$1,598.54	\$1,370.10	\$1,709.85	\$1,709.85	\$354.32	\$529.99	\$529.99	\$529.99
	Plan Year 2022	\$665.85	\$1,328.93	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29	\$316.71	\$473.58	\$473.58	\$473.58
	\$ Change	\$31.14	\$62.29	\$78.67	\$67.69	\$84.44	\$84.44	(\$37.61)	(\$56.41)	(\$56.41)	(\$56.41)
	% Change	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	(10.6%)	(10.6%)	(10.6%)	(10.6%)
Monthly Total Premium Rates	Plan Year 2021	\$682.48	\$1,361.98	\$1,925.95	\$1,370.10	\$2,049.60	\$2,613.57	\$354.32	\$705.66	\$1,055.94	\$1,269.63
	Plan Year 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55	\$316.71	\$630.44	\$943.11	\$1,222.21
	\$ Difference	\$33.49	\$66.98	\$94.78	\$67.69	\$101.18	\$128.98	(\$37.61)	(\$75.22)	(\$112.83)	(\$47.42)
	% Difference	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	(10.6%)	(10.7%)	(10.7%)	(3.7%)

* NOTE:

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 23.

Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 2b — 100/96/83 Contribution Method for Actives *

		Active Employees			Early Retirees			Medicare Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$0.00	\$54.48	\$327.41	\$0.00	\$339.75	\$903.72	\$0.00	\$175.67	\$525.95	\$739.64
	Plan Year 2022	\$0.00	\$57.16	\$343.52	\$0.00	\$356.49	\$948.26	\$0.00	\$156.86	\$469.53	\$748.63
	\$ Change	\$0.00	\$2.68	\$16.11	\$0.00	\$16.74	\$44.54	\$0.00	(\$18.81)	(\$56.42)	\$8.99
	% Change	-	4.9%	4.9%	-	4.9%	4.9%	-	(10.7%)	(10.7%)	1.2%
Monthly Employer Contributions	Plan Year 2021	\$682.48	\$1,307.50	\$1,598.54	\$1,370.10	\$1,709.85	\$1,709.85	\$354.32	\$529.99	\$529.99	\$529.99
	Plan Year 2022	\$715.97	\$1,371.80	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29	\$316.71	\$473.58	\$473.58	\$473.58
	\$ Change	\$33.49	\$64.30	\$78.67	\$67.69	\$84.44	\$84.44	(\$37.61)	(\$56.41)	(\$56.41)	(\$56.41)
	% Change	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	(10.6%)	(10.6%)	(10.6%)	(10.6%)
Monthly Total Premium Rates	Plan Year 2021	\$682.48	\$1,361.98	\$1,925.95	\$1,370.10	\$2,049.60	\$2,613.57	\$354.32	\$705.66	\$1,055.94	\$1,269.63
	Plan Year 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55	\$316.71	\$630.44	\$943.11	\$1,222.21
	\$ Change	\$33.49	\$66.98	\$94.78	\$67.69	\$101.18	\$128.98	(\$37.61)	(\$75.22)	(\$112.83)	(\$47.42)
	% Change	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	(10.6%)	(10.7%)	(10.7%)	(3.7%)

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 24.

Kaiser Permanente Multi State HMO: Final Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 2c — Washington State *

		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Retiree Contributions	Plan Year 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
	Plan Year 2022	\$0.00	\$780.01	\$2,074.83	\$0.00	\$152.87	\$457.93	\$1,447.69
	\$ Change	\$0.00	\$50.38	\$134.02	\$0.00	(\$16.69)	(\$50.07)	\$66.95
	% Change	-	6.9%	6.9%	-	(9.8%)	(9.9%)	4.8%
Monthly Employer Contributions	Plan Year 2021	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
	Plan Year 2022	\$1,563.01	\$2,343.03	\$2,343.03	\$308.73	\$461.61	\$461.61	\$461.61
	\$ Change	\$100.76	\$151.14	\$151.14	(\$33.38)	(\$50.07)	(\$50.07)	(\$50.07)
	% Change	6.9%	6.9%	6.9%	(9.8%)	(9.8%)	(9.8%)	(9.8%)
Monthly Total Premium Rates	Plan Year 2021	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42
	Plan Year 2022	\$1,563.01	\$3,123.04	\$4,417.86	\$308.73	\$614.48	\$919.54	\$1,909.30
	\$ Change	\$100.76	\$201.52	\$285.16	(\$33.38)	(\$66.76)	(\$100.14)	\$16.88
	% Change	6.9%	6.9%	6.9%	(9.8%)	(9.8%)	(9.8%)	0.9%

* NOTE: ■ Includes \$3.00 for the Health Care Sustainability Fund.

Kaiser Permanente Multi State HMO: Final Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 2d — Northwest (primarily Oregon) *

		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Retiree Contributions	Plan Year 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
	Plan Year 2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44
	\$ Change	\$0.00	(\$28.72)	(\$76.42)	\$0.00	\$2.93	\$8.80	(\$44.77)
	% Change	-	(4.8%)	(4.8%)	-	1.4%	1.4%	(3.7%)
Monthly Employer Contributions	Plan Year 2021	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
	Plan Year 2022	\$1,154.04	\$1,729.57	\$1,729.57	\$427.17	\$639.27	\$639.27	\$639.27
	\$ Change	(\$57.45)	(\$86.17)	(\$86.17)	\$5.87	\$8.81	\$8.81	\$8.81
	% Change	(4.7%)	(4.7%)	(4.7%)	1.4%	1.4%	1.4%	1.4%
Monthly Total Premium Rates	Plan Year 2021	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67
	Plan Year 2022	\$1,154.04	\$2,305.10	\$3,260.45	\$427.17	\$851.36	\$1,274.86	\$1,806.71
	\$ Change	(\$57.45)	(\$114.89)	(\$162.59)	\$5.87	\$11.74	\$17.61	(\$35.96)
	% Change	(4.7%)	(4.7%)	(4.7%)	1.4%	1.4%	1.4%	(2.0%)

* NOTE: ■ Includes \$3.00 for the Health Care Sustainability Fund.

Kaiser Permanente Multi State HMO: Final Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 2e — Hawaii *

		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Retiree Contributions	Plan Year 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
	Plan Year 2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12
	\$ Change	\$0.00	(\$22.39)	(\$59.55)	\$0.00	(\$2.40)	(\$7.19)	(\$39.56)
	% Change	-	(5.0%)	(5.0%)	-	(1.3%)	(1.3%)	(4.3%)
Monthly Employer Contributions	Plan Year 2021	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
	Plan Year 2022	\$857.73	\$1,285.11	\$1,285.11	\$366.35	\$548.04	\$548.04	\$548.04
	\$ Change	(\$44.78)	(\$67.17)	(\$67.17)	(\$4.79)	(\$7.18)	(\$7.18)	(\$7.18)
	% Change	(5.0%)	(5.0%)	(5.0%)	(1.3%)	(1.3%)	(1.3%)	(1.3%)
Monthly Total Premium Rates	Plan Year 2021	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90
	Plan Year 2022	\$857.73	\$1,712.48	\$2,421.92	\$366.35	\$729.72	\$1,092.40	\$1,439.16
	\$ Change	(\$44.78)	(\$89.56)	(\$126.72)	(\$4.79)	(\$9.58)	(\$14.37)	(\$46.74)
	% Change	(5.0%)	(5.0%)	(5.0%)	(1.3%)	(1.3%)	(1.3%)	(3.1%)

* NOTE: ■ Includes \$3.00 for the Health Care Sustainability Fund.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 3a — 93/93/83 Contribution Method for Actives — Access+ HMO *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$64.66	\$129.10	\$443.43	\$97.26	\$575.91	\$1,340.06	\$0.00	\$213.09	\$638.59	\$977.24
	Plan Year 2022	\$65.20	\$130.19	\$447.19	\$87.06	\$569.80	\$1,340.42	\$0.00	\$215.59	\$646.09	\$986.21
	\$ Change	\$0.54	\$1.09	\$3.76	(\$10.20)	(\$6.11)	\$0.36	\$0.00	\$2.50	\$7.50	\$8.97
	% Change	0.8%	0.8%	0.8%	(10.5%)	(1.1%)	0.0%	-	1.2%	1.2%	0.9%
Monthly Employer Contributions	Plan Year 2021	\$859.05	\$1,715.21	\$2,165.00	\$2,035.83	\$2,514.48	\$2,514.48	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$866.24	\$1,729.72	\$2,183.35	\$2,063.94	\$2,546.67	\$2,546.67	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$7.19	\$14.51	\$18.35	\$28.11	\$32.19	\$32.19	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	0.8%	0.8%	0.8%	1.4%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$923.71	\$1,844.31	\$2,608.43	\$2,133.09	\$3,090.39	\$3,854.54	\$429.17	\$855.36	\$1,280.86	\$1,619.51
	Plan Year 2022	\$931.44	\$1,859.91	\$2,630.54	\$2,151.00	\$3,116.47	\$3,887.09	\$434.17	\$865.36	\$1,295.86	\$1,635.98
	\$ Change	\$7.73	\$15.60	\$22.11	\$17.91	\$26.08	\$32.55	\$5.00	\$10.00	\$15.00	\$16.47
	% Change	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.2%	1.2%	1.2%	1.0%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 23.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 3b — 100/96/83 Contribution Method for Actives — Access+ HMO*

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$0.00	\$73.77	\$443.43	\$97.26	\$575.91	\$1,340.06	\$0.00	\$213.09	\$638.59	\$977.24
	Plan Year 2022	\$0.00	\$74.40	\$447.19	\$87.06	\$569.80	\$1,340.42	\$0.00	\$215.59	\$646.09	\$986.21
	\$ Change	\$0.00	\$0.63	\$3.76	(\$10.20)	(\$6.11)	\$0.36	\$0.00	\$2.50	\$7.50	\$8.97
	% Change	-	0.9%	0.8%	(10.5%)	(1.1%)	0.0%	-	1.2%	1.2%	0.9%
Monthly Employer Contributions	Plan Year 2021	\$923.71	\$1,770.54	\$2,165.00	\$2,035.83	\$2,514.48	\$2,514.48	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$931.44	\$1,785.51	\$2,183.35	\$2,063.94	\$2,546.67	\$2,546.67	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$7.73	\$14.97	\$18.35	\$28.11	\$32.19	\$32.19	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	0.8%	0.8%	0.8%	1.4%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$923.71	\$1,844.31	\$2,608.43	\$2,133.09	\$3,090.39	\$3,854.54	\$429.17	\$855.36	\$1,280.86	\$1,619.51
	Plan Year 2022	\$931.44	\$1,859.91	\$2,630.54	\$2,151.00	\$3,116.47	\$3,887.09	\$434.17	\$865.36	\$1,295.86	\$1,635.98
	\$ Change	\$7.73	\$15.60	\$22.11	\$17.91	\$26.08	\$32.55	\$5.00	\$10.00	\$15.00	\$16.47
	% Change	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.2%	1.2%	1.2%	1.0%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 24.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 3c — 93/93/83 Contribution Method for Actives — Trio HMO *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$56.06	\$111.90	\$384.31	\$35.82	\$450.56	\$1,112.70	\$0.00	\$213.09	\$638.59	\$875.23
	Plan Year 2022	\$57.18	\$114.16	\$392.08	\$29.79	\$452.96	\$1,128.48	\$0.00	\$215.59	\$646.09	\$891.11
	\$ Change	\$1.12	\$2.26	\$7.77	(\$6.03)	\$2.40	\$15.78	\$0.00	\$2.50	\$7.50	\$15.88
	% Change	2.0%	2.0%	2.0%	(16.8%)	0.5%	1.4%	-	1.2%	1.2%	1.8%
Monthly Employer Contributions	Plan Year 2021	\$744.77	\$1,486.65	\$1,876.36	\$1,812.29	\$2,227.04	\$2,227.04	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$759.72	\$1,516.65	\$1,914.28	\$1,855.55	\$2,278.72	\$2,278.72	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$14.95	\$30.00	\$37.92	\$43.26	\$51.68	\$51.68	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	2.0%	2.0%	2.0%	2.4%	2.3%	2.3%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$800.83	\$1,598.55	\$2,260.67	\$1,848.11	\$2,677.60	\$3,339.74	\$429.17	\$855.36	\$1,280.86	\$1,517.50
	Plan Year 2022	\$816.90	\$1,630.81	\$2,306.36	\$1,885.34	\$2,731.68	\$3,407.20	\$434.17	\$865.36	\$1,295.86	\$1,540.88
	\$ Change	\$16.07	\$32.26	\$45.69	\$37.23	\$54.08	\$67.46	\$5.00	\$10.00	\$15.00	\$23.38
	% Change	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.2%	1.2%	1.2%	1.5%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 23.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 3d — 100/96/83 Contribution Method for Actives — Trio HMO *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$0.00	\$63.94	\$384.31	\$35.82	\$450.56	\$1,112.70	\$0.00	\$213.09	\$638.59	\$875.23
	Plan Year 2022	\$0.00	\$65.23	\$392.08	\$29.79	\$452.96	\$1,128.48	\$0.00	\$215.59	\$646.09	\$891.11
	\$ Change	\$0.00	\$1.29	\$7.77	(\$6.03)	\$2.40	\$15.78	\$0.00	\$2.50	\$7.50	\$15.88
	% Change	-	2.0%	2.0%	(16.8%)	0.5%	1.4%	-	1.2%	1.2%	1.8%
Monthly Employer Contributions	Plan Year 2021	\$800.83	\$1,534.61	\$1,876.36	\$1,812.29	\$2,227.04	\$2,227.04	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$816.90	\$1,565.58	\$1,914.28	\$1,855.55	\$2,278.72	\$2,278.72	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$16.07	\$30.97	\$37.92	\$43.26	\$51.68	\$51.68	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	2.0%	2.0%	2.0%	2.4%	2.3%	2.3%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$800.83	\$1,598.55	\$2,260.67	\$1,848.11	\$2,677.60	\$3,339.74	\$429.17	\$855.36	\$1,280.86	\$1,517.50
	Plan Year 2022	\$816.90	\$1,630.81	\$2,306.36	\$1,885.34	\$2,731.68	\$3,407.20	\$434.17	\$865.36	\$1,295.86	\$1,540.88
	\$ Change	\$16.07	\$32.26	\$45.69	\$37.23	\$54.08	\$67.46	\$5.00	\$10.00	\$15.00	\$23.38
	% Change	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.2%	1.2%	1.2%	1.5%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 24.

Health Net CanopyCare HMO: Final Active / Early Retiree Monthly Rates for Calendar Year 2022 (New Plan for 2022)

Exhibit 4a — 93/93/83 Contribution Method for Actives *

		Active Employees			Early Retirees		
		EE	EE + 1	ET + 2+	RET	RET + 1	RET + 2+
Monthly Retiree Contributions	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$60.13	\$120.05	\$412.35	\$50.85	\$495.93	\$1,206.41
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a
Monthly Employer Contributions	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$798.89	\$1,595.01	\$2,013.21	\$1,932.17	\$2,377.24	\$2,377.24
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a
Monthly Total Premium Rates	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available in 2022 for Health Net CanopyCare early retirees.
- **For additional commentary on 93 / 93 / 83 contribution method, see page 23.**

Health Net CanopyCare HMO: Final Active / Early Retiree Monthly Rates for Calendar Year 2022 (New Plan for 2022)

Exhibit 4b — 100/96/83 Contribution Method for Actives *

		Active Employees			Early Retirees		
		EE	EE + 1	ET + 2+	RET	RET + 1	RET + 2+
Monthly Retiree Contributions	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$0.00	\$68.60	\$412.35	\$50.85	\$495.93	\$1,206.41
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a
Monthly Employer Contributions	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$859.02	\$1,646.46	\$2,013.21	\$1,932.17	\$2,377.24	\$2,377.24
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a
Monthly Total Premium Rates	Plan Year 2021	n/a	n/a	n/a	n/a	n/a	n/a
	Plan Year 2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	\$ Change	n/a	n/a	n/a	n/a	n/a	n/a
	% Change	n/a	n/a	n/a	n/a	n/a	n/a

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available in 2022 for Health Net CanopyCare early retirees.
- **For additional commentary on 100 / 96 / 83 contribution method, see page 24.**

BSC PPO-Accolade: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 5a — 93/93/83 Contribution Method for Actives *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$439.37	\$802.67	\$1,392.63	\$284.61	\$678.28	\$1,306.86	\$0.00	\$213.09	\$638.59	\$841.67
	Plan Year 2022	\$470.95	\$856.73	\$1,468.27	\$289.94	\$693.19	\$1,337.08	\$0.00	\$215.59	\$646.09	\$859.48
	\$ Change	\$31.58	\$54.06	\$75.64	\$5.33	\$14.91	\$30.22	\$0.00	\$2.50	\$7.50	\$17.81
	% Change	7.2%	6.7%	5.4%	1.9%	2.2%	2.3%	-	1.2%	1.2%	2.1%
Monthly Employer Contributions	Plan Year 2021	\$859.05	\$1,715.21	\$2,165.00	\$1,463.11	\$1,856.77	\$1,856.77	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$866.24	\$1,729.72	\$2,183.35	\$1,507.60	\$1,910.85	\$1,910.85	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$7.19	\$14.51	\$18.35	\$44.49	\$54.08	\$54.08	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	0.8%	0.8%	0.8%	3.0%	2.9%	2.9%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$1,298.42	\$2,517.88	\$3,557.63	\$1,747.72	\$2,535.05	\$3,163.63	\$429.17	\$855.36	\$1,280.86	\$1,483.94
	Plan Year 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93	\$434.17	\$865.36	\$1,295.86	\$1,509.25
	\$ Change	\$38.77	\$68.57	\$93.99	\$49.82	\$68.99	\$84.30	\$5.00	\$10.00	\$15.00	\$25.31
	% Change	3.0%	2.7%	2.6%	2.9%	2.7%	2.7%	1.2%	1.2%	1.2%	1.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC will continue to administer non-Medicare PPO plan for Mixed Medicare retiree families in 2022.
- **For additional commentary on 93 / 93 / 83 contribution method, see page 23.**



BSC PPO-Accolade: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 5b — 100/96/83 Contribution Method for Actives *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$0.00	\$747.34	\$1,392.63	\$284.61	\$678.28	\$1,306.86	\$0.00	\$213.09	\$638.59	\$841.67
	Plan Year 2022	\$0.00	\$800.94	\$1,468.27	\$289.94	\$693.19	\$1,337.08	\$0.00	\$215.59	\$646.09	\$859.48
	\$ Change	\$0.00	\$53.60	\$75.64	\$5.33	\$14.91	\$30.22	\$0.00	\$2.50	\$7.50	\$17.81
	% Change	-	7.2%	5.4%	1.9%	2.2%	2.3%	-	1.2%	1.2%	2.1%
Monthly Employer Contributions	Plan Year 2021	\$1,298.42	\$1,770.54	\$2,165.00	\$1,463.11	\$1,856.77	\$1,856.77	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$1,337.19	\$1,785.51	\$2,183.35	\$1,507.60	\$1,910.85	\$1,910.85	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$38.77	\$14.97	\$18.35	\$44.49	\$54.08	\$54.08	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	3.0%	0.8%	0.8%	3.0%	2.9%	2.9%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$1,298.42	\$2,517.88	\$3,557.63	\$1,747.72	\$2,535.05	\$3,163.63	\$429.17	\$855.36	\$1,280.86	\$1,483.94
	Plan Year 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93	\$434.17	\$865.36	\$1,295.86	\$1,509.25
	\$ Change	\$38.77	\$68.57	\$93.99	\$49.82	\$68.99	\$84.30	\$5.00	\$10.00	\$15.00	\$25.31
	% Change	3.0%	2.7%	2.6%	2.9%	2.7%	2.7%	1.2%	1.2%	1.2%	1.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC will continue to administer non-Medicare PPO plan for Mixed Medicare retiree families in 2022.
- **For additional commentary on 100 / 96 / 83 contribution method, see page 24.**

BSC PPO-Accolade Choice Not Available: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 5c — 93/93/83 Contribution Method for Actives *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$64.66	\$129.10	\$443.43	\$97.26	\$490.92	\$1,119.50	\$0.00	\$213.09	\$638.59	\$841.67
	Plan Year 2022	\$65.20	\$130.19	\$447.19	\$87.06	\$490.31	\$1,134.20	\$0.00	\$215.59	\$646.09	\$859.48
	\$ Change	\$0.54	\$1.09	\$3.76	(\$10.20)	(\$0.61)	\$14.70	\$0.00	\$2.50	\$7.50	\$17.81
	% Change	0.8%	0.8%	0.8%	(10.5%)	(0.1%)	1.3%	-	1.2%	1.2%	2.1%
Monthly Employer Contributions	Plan Year 2021	\$859.05	\$1,715.21	\$2,165.00	\$1,650.46	\$2,044.13	\$2,044.13	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$866.24	\$1,729.72	\$2,183.35	\$1,710.48	\$2,113.73	\$2,113.73	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$7.19	\$14.51	\$18.35	\$60.02	\$69.60	\$69.60	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	0.8%	0.8%	0.8%	3.6%	3.4%	3.4%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$923.71	\$1,844.31	\$2,608.43	\$1,747.72	\$2,535.05	\$3,163.63	\$429.17	\$855.36	\$1,280.86	\$1,483.94
	Plan Year 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93	\$434.17	\$865.36	\$1,295.86	\$1,509.25
	\$ Change	\$7.73	\$15.60	\$22.11	\$49.82	\$68.99	\$84.30	\$5.00	\$10.00	\$15.00	\$25.31
	% Change	0.8%	0.8%	0.8%	2.9%	2.7%	2.7%	1.2%	1.2%	1.2%	1.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC will continue to administer non-Medicare PPO plan for Mixed Medicare retiree families in 2022.
- **For additional commentary on 93 / 93 / 83 contribution method, see page 23.**

BSC PPO-Accolade Choice Not Available: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2022

Exhibit 5d — 100/96/83 Contribution Method for Actives *

		Active Employees			Early Retirees			UHC Medicare Advantage Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee / Retiree Contributions	Plan Year 2021	\$0.00	\$73.77	\$443.43	\$97.26	\$490.92	\$1,119.50	\$0.00	\$213.09	\$638.59	\$841.67
	Plan Year 2022	\$0.00	\$74.40	\$447.19	\$87.06	\$490.31	\$1,134.20	\$0.00	\$215.59	\$646.09	\$859.48
	\$ Change	\$0.00	\$0.63	\$3.76	(\$10.20)	(\$0.61)	\$14.70	\$0.00	\$2.50	\$7.50	\$17.81
	% Change	-	0.9%	0.8%	(10.5%)	(0.1%)	1.3%	-	1.2%	1.2%	2.1%
Monthly Employer Contributions	Plan Year 2021	\$923.71	\$1,770.54	\$2,165.00	\$1,650.46	\$2,044.13	\$2,044.13	\$429.17	\$642.27	\$642.27	\$642.27
	Plan Year 2022	\$931.44	\$1,785.51	\$2,183.35	\$1,710.48	\$2,113.73	\$2,113.73	\$434.17	\$649.77	\$649.77	\$649.77
	\$ Change	\$7.73	\$14.97	\$18.35	\$60.02	\$69.60	\$69.60	\$5.00	\$7.50	\$7.50	\$7.50
	% Change	0.8%	0.8%	0.8%	3.6%	3.4%	3.4%	1.2%	1.2%	1.2%	1.2%
Monthly Total Premium Rates	Plan Year 2021	\$923.71	\$1,844.31	\$2,608.43	\$1,747.72	\$2,535.05	\$3,163.63	\$429.17	\$855.36	\$1,280.86	\$1,483.94
	Plan Year 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93	\$434.17	\$865.36	\$1,295.86	\$1,509.25
	\$ Change	\$7.73	\$15.60	\$22.11	\$49.82	\$68.99	\$84.30	\$5.00	\$10.00	\$15.00	\$25.31
	% Change	0.8%	0.8%	0.8%	2.9%	2.7%	2.7%	1.2%	1.2%	1.2%	1.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC will continue to administer non-Medicare PPO plan for Mixed Medicare retiree families in 2022.
- **For additional commentary on 100 / 96 / 83 contribution method, see page 24.**

VSP Vision: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2022

Exhibit 6a — Vision Basic Plan Premium Rates (Employer Paid)

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	Plan Year 2022	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	% Change	-	-	-	-	-	-
	\$ Change	-	-	-	-	-	-

Exhibit 6b — Vision Premier Plan (Buy Up) Member Contributions*

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$10.50	\$15.92	\$32.79	\$10.50	\$15.92	\$32.79
	Plan Year 2022	\$10.50	\$15.92	\$32.79	\$10.50	\$15.92	\$32.79
	% Change	-	-	-	-	-	-
	\$ Change	-	-	-	-	-	-

*** NOTES:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions.
- Approximately 20,000 employees also have an employer-paid Computer Vision Care benefit, priced at \$0.83 per employee per month.

Delta Dental PPO: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2022

Exhibit 7a — Delta Dental PPO Total Premium Rates

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$57.63	\$121.02	\$172.89	\$43.90	\$87.32	\$130.32
	Plan Year 2022	\$49.33	\$103.59	\$147.99	\$45.73	\$90.96	\$135.75
	% Change	(14.4%)	(14.4%)	(14.4%)	4.2%	4.2%	4.2%
	\$ Change	(\$8.30)	(\$17.43)	(\$24.90)	\$1.83	\$3.64	\$5.43

Exhibit 7b — Delta Dental PPO Member Contributions

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$5.00	\$10.00	\$15.00	\$43.90	\$87.32	\$130.32
	Plan Year 2022	\$5.00	\$10.00	\$15.00	\$45.73	\$90.96	\$135.75
	% Change	-	-	-	4.2%	4.2%	4.2%
	\$ Change	-	-	-	\$1.83	\$3.64	\$5.43

DeltaCare USA: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2022

Exhibit 8a — DeltaCare USA HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$26.48	\$43.68	\$64.61	\$30.93	\$51.04	\$75.50
	Plan Year 2022	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	% Change	-	-	-	4.2%	4.2%	4.2%
	\$ Change	-	-	-	\$1.29	\$2.13	\$3.15

Exhibit 8b — DeltaCare USA HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$0.00	\$0.00	\$0.00	\$30.93	\$51.04	\$75.50
	Plan Year 2022	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	% Change	-	-	-	4.2%	4.2%	4.2%
	\$ Change	-	-	-	\$1.29	\$2.13	\$3.15

UHC Dental: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2022

Exhibit 9a — UHC Dental HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$27.77	\$45.86	\$67.80	\$15.98	\$26.38	\$39.01
	Plan Year 2022	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	% Change	(10.0%)	(10.0%)	(10.0%)	(10.0%)	(10.0%)	(10.0%)
	\$ Change	(\$2.78)	(\$4.59)	(\$6.78)	(\$1.60)	(\$2.64)	(\$3.90)

Exhibit 9b — UHC Dental HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2021	\$0.00	\$0.00	\$0.00	\$15.98	\$26.38	\$39.01
	Plan Year 2022	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	% Change	-	-	-	(10.0%)	(10.0%)	(10.0%)
	\$ Change	-	-	-	(\$1.60)	(\$2.64)	(\$3.90)

Life Insurance and Long-Term Disability (LTD) Plan Year 2022 Aggregate Costs

Exhibit 10 — Life Insurance and LTD Plan Rates

Plan Type	Plan Year 2021	Plan Year 2022	% Change	\$ Change
Basic Life	\$1,385,000	\$1,385,000	--	\$0
Supplemental Life / Dependent Life	\$776,000	\$776,000	--	\$0
Long Term Disability	\$6,425,000	\$6,425,000	--	\$0
Total Annual Estimated Cost	\$8,586,000	\$8,586,000	--	\$0

Employer Contribution Notes—Active Employees

Exhibits 2a, 3a, 3c, 4a, 5a, 5c — 93/93/83 Contribution Method for Actives

The employer contributions for the 93/93/83 Contribution Model are defined as follows:

- EE Only: City contributes 93% towards total premium for employees selecting EE Only tier coverage.
- EE+1: City contributes 93% towards total premium for employees selecting EE+1 tier coverage.
- EE+2+: City contributes 83% towards total premium for employees selecting EE+2+ tier coverage.
- City contributions are capped at 93%, 93% and 83% of corresponding premium of the second-highest-cost plan for EE Only, EE+1 and EE+2+ tiers, respectively.
- Members cover the remaining costs across all tiers.

Employer Contribution Notes—Active Employees

Exhibits 2b, 3b, 3d, 4b, 5b, 5d — 100/96/83 Contribution Method for Actives

The employer contributions for the 100/96/83 Contribution Model are defined as follows:

- EE Only: City contributes 100% towards total premium for employees selecting EE Only tier coverage. Members are free of premium charges.
- EE+1: City contributes 96% towards total premium for employees selecting EE+1 tier coverage.
- EE+2+: City contributes 83% towards total premium for employees selecting EE+2+ tier coverage.
- City contributions are capped at 96% and 83% of corresponding premium of the second-highest-cost plan for EE+1 and EE+2+ tiers, respectively.
- Members electing EE+1 and EE+2+ tiers cover the remaining cost.