

San Francisco Health Service System Board of Supervisors

10-County Survey Results

Rates and Benefits Decisions

Calendar Year 2021

June 17, 2020

Prepared by:
Health & Benefits



10-County Survey Results (Monthly Basis)

Exhibit 1

Rank	County	2019 Survey for SFHSS 2020 Rating	2020 Survey for SFHSS 2021 Rating	% Change
1	Los Angeles	\$714.58	\$721.64	0.99%
2	San Diego	\$604.00	\$657.26	8.82%
3	Orange	\$561.78	\$584.88	4.11%
4	Riverside	\$689.55	\$692.00	0.35%
5	San Bernardino	\$455.88	\$509.69	11.81%
6	Santa Clara	\$1,078.20	\$1,055.07	-2.14%
7	Alameda	\$779.27	\$750.83	-3.65%
8	Sacramento	\$692.63	\$722.74	4.35%
9	Contra Costa	\$753.74	\$800.70	6.23%
10	Fresno	\$729.57	\$797.13	9.26%
10-County Average		\$705.92	\$729.19	3.30%

Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$45.20	\$90.19	\$309.72	\$0.00	\$321.37	\$854.85	\$0.00	\$184.86	\$553.53	\$718.34
	Plan Year 2021	\$47.77	\$95.34	\$327.41	\$0.00	\$339.75	\$903.72	\$0.00	\$175.67	\$525.95	\$739.64
	\$ Change	+\$2.57	+\$5.15	+\$17.69	\$0.00	+\$18.38	+\$48.87	\$0.00	-\$9.19	-\$27.58	\$21.30
	% Change	+5.7%	+5.7%	+5.7%	-	+5.7%	+5.7%	-	-5.0%	-5.0%	3.0%
Monthly Employer Contributions	Plan Year 2020	\$600.51	\$1,198.26	\$1,512.18	\$1,295.75	\$1,617.12	\$1,617.12	\$372.71	\$557.58	\$557.58	\$557.58
	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
	\$ Change	+\$34.20	+\$68.38	+\$86.36	+\$74.35	+\$92.73	+\$92.73	-\$18.39	-\$27.59	-\$27.59	-\$27.59
	% Change	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	-4.9%	-4.9%	-4.9%	-4.9%
Monthly Total Premium Rates	Plan Year 2020	\$645.71	\$1,288.45	\$1,821.90	\$1,295.75	\$1,938.49	\$2,471.97	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	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
	\$ Change	+\$36.77	+\$73.53	+\$104.05	+\$74.35	+\$111.11	+\$141.60	-\$18.39	-\$36.78	-\$55.17	-\$6.29
	% Change	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	-4.9%	-5.0%	-5.0%	-0.5%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 21.

Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$51.54	\$309.72	\$0.00	\$321.37	\$854.85	\$0.00	\$184.86	\$553.53	\$718.34
	Plan Year 2021	\$0.00	\$54.48	\$327.41	\$0.00	\$339.75	\$903.72	\$0.00	\$175.67	\$525.95	\$739.64
	\$ Change	\$0.00	+\$2.94	+\$17.69	\$0.00	+\$18.38	+\$48.87	\$0.00	-\$9.19	-\$27.58	\$21.30
	% Change	-	+5.7%	+5.7%	-	+5.7%	+5.7%	-	-5.0%	-5.0%	3.0%
Monthly Employer Contributions	Plan Year 2020	\$645.71	\$1,236.91	\$1,512.18	\$1,295.75	\$1,617.12	\$1,617.12	\$372.71	\$557.58	\$557.58	\$557.58
	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
	\$ Change	+\$36.77	+\$70.59	+\$86.36	+\$74.35	+\$92.73	+\$92.73	-\$18.39	-\$27.59	-\$27.59	-\$27.59
	% Change	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	-4.9%	-4.9%	-4.9%	-4.9%
Monthly Total Premium Rates	Plan Year 2020	\$645.71	\$1,288.45	\$1,821.90	\$1,295.75	\$1,938.49	\$2,471.97	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	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
	\$ Change	+\$36.77	+\$73.53	+\$104.05	+\$74.35	+\$111.11	+\$141.60	-\$18.39	-\$36.78	-\$55.17	-\$6.29
	% Change	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	+5.7%	-4.9%	-5.0%	-5.0%	-0.5%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 22.

Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
	Plan Year 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
	\$ Change	\$0.00	\$42.92	\$114.18	\$0.00	\$4.88	\$14.64	\$76.14
	% Change	-	6.3%	6.3%	-	3.0%	3.0%	5.8%
Monthly Employer Contributions	Plan Year 2020	\$1,376.39	\$2,063.10	\$2,063.10	\$332.35	\$497.04	\$497.04	\$497.04
	Plan Year 2021	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
	\$ Change	\$85.86	\$128.79	\$128.79	\$9.76	\$14.64	\$14.64	\$14.64
	% Change	6.2%	6.2%	6.2%	2.9%	2.9%	2.9%	2.9%
Monthly Total Premium Rates	Plan Year 2020	\$1,376.39	\$2,749.81	\$3,889.73	\$332.35	\$661.72	\$990.40	\$1,801.64
	Plan Year 2021	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42
	\$ Change	\$85.86	\$171.71	\$242.97	\$9.76	\$19.52	\$29.28	\$90.78
	% Change	6.2%	6.2%	6.2%	2.9%	2.9%	3.0%	5.0%

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

Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
	Plan Year 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
	\$ Change	\$0.00	-\$31.70	-\$84.31	\$0.00	-\$1.75	-\$5.25	-\$54.36
	% Change	-	-5.0%	-5.0%	-	-0.8%	-0.8%	-4.3%
Monthly Employer Contributions	Plan Year 2020	\$1,274.88	\$1,910.84	\$1,910.84	\$424.80	\$635.71	\$635.71	\$635.71
	Plan Year 2021	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
	\$ Change	-\$63.39	-\$95.10	-\$95.10	-\$3.50	-\$5.25	-\$5.25	-\$5.25
	% Change	-5.0%	-5.0%	-5.0%	-0.8%	-0.8%	-0.8%	-0.8%
Monthly Total Premium Rates	Plan Year 2020	\$1,274.88	\$2,546.79	\$3,602.45	\$424.80	\$846.62	\$1,267.75	\$1,902.28
	Plan Year 2021	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67
	\$ Change	-\$63.39	-\$126.80	-\$179.41	-\$3.50	-\$7.00	-\$10.50	-\$59.61
	% Change	-5.0%	-5.0%	-5.0%	-0.8%	-0.8%	-0.8%	-3.1%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.

Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
	Plan Year 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
	\$ Change	\$0.00	-\$19.90	-\$52.93	\$0.00	-\$1.91	-\$5.73	-\$193.95
	% Change	-	-4.2%	-4.2%	-	-1.0%	-1.0%	-17.2%
Monthly Employer Contributions	Plan Year 2020	\$942.31	\$1,411.97	\$1,411.97	\$374.96	\$560.95	\$560.95	\$560.95
	Plan Year 2021	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
	\$ Change	-\$39.80	-\$59.69	-\$59.69	-\$3.82	-\$5.73	-\$5.73	-\$5.73
	% Change	-4.2%	-4.2%	-4.2%	-1.0%	-1.0%	-1.0%	-1.0%
Monthly Total Premium Rates	Plan Year 2020	\$942.31	\$1,881.63	\$2,661.26	\$374.96	\$746.94	\$1,118.23	\$1,685.58
	Plan Year 2021	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90
	\$ Change	-\$39.80	-\$79.59	-\$112.62	-\$3.82	-\$7.64	-\$11.46	-\$199.68
	% Change	-4.2%	-4.2%	-4.2%	-1.0%	-1.0%	-1.0%	-11.8%

* 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 2021

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 2020	\$62.43	\$124.67	\$428.21	\$92.98	\$555.24	\$1,293.21	\$0.00	\$219.42	\$657.57	\$957.39
	Plan Year 2021	\$64.66	\$129.10	\$443.43	\$97.26	\$575.91	\$1,340.06	\$0.00	\$213.09	\$638.59	\$977.24
	\$ Change	+\$2.23	+\$4.43	+\$15.22	+\$4.28	+\$20.67	+\$46.85	\$0.00	-\$6.33	-\$18.98	+\$19.85
	% Change	+3.6%	+3.6%	+3.6%	+4.6%	+3.7%	+3.6%	-	-2.9%	-2.9%	2.1%
Monthly Employer Contributions	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,966.24	\$2,428.51	\$2,428.51	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$29.60	+\$58.90	+\$74.32	+\$69.59	+\$85.97	+\$85.97	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+3.6%	+3.6%	+3.6%	+3.5%	+3.5%	+3.5%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$2,059.22	\$2,983.75	\$3,721.72	\$441.82	\$880.66	\$1,318.81	\$1,618.63
	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
	\$ Change	+\$31.83	+\$63.33	+\$89.54	+\$73.87	+\$106.64	+\$132.82	-\$12.65	-\$25.30	-\$37.95	+\$0.88
	% Change	+3.6%	+3.6%	+3.6%	+3.6%	+3.6%	+3.6%	-2.9%	-2.9%	-2.9%	+0.1%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 21.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$71.24	\$428.21	\$92.98	\$555.24	\$1,293.21	\$0.00	\$219.42	\$657.57	\$957.39
	Plan Year 2021	\$0.00	\$73.77	\$443.43	\$97.26	\$575.91	\$1,340.06	\$0.00	\$213.09	\$638.59	\$977.24
	\$ Change	\$0.00	+\$2.53	+\$15.22	+\$4.28	+\$20.67	+\$46.85	\$0.00	-\$6.33	-\$18.98	+\$19.85
	% Change	-	+3.6%	+3.6%	+4.6%	+3.7%	+3.6%	-	-2.9%	-2.9%	2.1%
Monthly Employer Contributions	Plan Year 2020	\$891.88	\$1,709.74	\$2,090.68	\$1,966.24	\$2,428.51	\$2,428.51	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$31.83	+\$60.80	+\$74.32	+\$69.59	+\$85.97	+\$85.97	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+3.6%	+3.6%	+3.6%	+3.5%	+3.5%	+3.5%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$2,059.22	\$2,983.75	\$3,721.72	\$441.82	\$880.66	\$1,318.81	\$1,618.63
	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
	\$ Change	+\$31.83	+\$63.33	+\$89.54	+\$73.87	+\$106.64	+\$132.82	-\$12.65	-\$25.30	-\$37.95	+\$0.88
	% Change	+3.6%	+3.6%	+3.6%	+3.6%	+3.6%	+3.6%	-2.9%	-2.9%	-2.9%	+0.1%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 22.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$52.76	\$105.32	\$361.71	\$23.87	\$414.25	\$1,037.48	\$0.00	\$219.42	\$657.57	\$842.65
	Plan Year 2021	\$56.06	\$111.90	\$384.31	\$35.82	\$450.56	\$1,112.70	\$0.00	\$213.09	\$638.59	\$875.23
	\$ Change	+\$3.30	+\$6.58	+\$22.60	+\$11.95	+\$36.31	+\$75.22	\$0.00	-\$6.33	-\$18.98	+\$32.58
	% Change	+6.3%	+6.2%	+6.2%	+50.1%	+8.8%	+7.3%	-	-2.9%	-2.9%	3.9%
Monthly Employer Contributions	Plan Year 2020	\$700.90	\$1,399.21	\$1,766.01	\$1,714.80	\$2,105.19	\$2,105.19	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$43.87	+\$87.44	+\$110.35	+\$97.49	+\$121.85	+\$121.85	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+6.3%	+6.2%	+6.2%	+5.7%	+5.8%	+5.8%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$753.66	\$1,504.53	\$2,127.72	\$1,738.67	\$2,519.44	\$3,142.67	\$441.82	\$880.66	\$1,318.81	\$1,503.89
	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
	\$ Change	+\$47.17	+\$94.02	+\$132.95	+\$109.44	+\$158.16	+\$197.07	-\$12.65	-\$25.30	-\$37.95	+\$13.61
	% Change	+6.3%	+6.2%	+6.2%	+6.3%	+6.3%	+6.3%	-2.9%	-2.9%	-2.9%	+0.9%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 21.

Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

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 2020	\$0.00	\$60.18	\$361.71	\$23.87	\$414.25	\$1,037.48	\$0.00	\$219.42	\$657.57	\$842.65
	Plan Year 2021	\$0.00	\$63.94	\$384.31	\$35.82	\$450.56	\$1,112.70	\$0.00	\$213.09	\$638.59	\$875.23
	\$ Change	\$0.00	+\$3.76	+\$22.60	+\$11.95	+\$36.31	+\$75.22	\$0.00	-\$6.33	-\$18.98	+\$32.58
	% Change	-	+6.2%	+6.2%	+50.1%	+8.8%	+7.3%	-	-2.9%	-2.9%	3.9%
Monthly Employer Contributions	Plan Year 2020	\$753.66	\$1,444.35	\$1,766.01	\$1,714.80	\$2,105.19	\$2,105.19	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$47.17	+\$90.26	+\$110.35	+\$97.49	+\$121.85	+\$121.85	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+6.3%	+6.2%	+6.2%	+5.7%	+5.8%	+5.8%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$753.66	\$1,504.53	\$2,127.72	\$1,738.67	\$2,519.44	\$3,142.67	\$441.82	\$880.66	\$1,318.81	\$1,503.89
	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
	\$ Change	+\$47.17	+\$94.02	+\$132.95	+\$109.44	+\$158.16	+\$197.07	-\$12.65	-\$25.30	-\$37.95	+\$13.61
	% Change	+6.3%	+6.2%	+6.2%	+6.3%	+6.3%	+6.3%	-2.9%	-2.9%	-2.9%	+0.9%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 22.

City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

Exhibit 4a — 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 2020	\$355.66	\$638.70	\$1,141.53	\$239.59	\$684.20	\$1,369.33	\$0.00	\$219.42	\$657.57	\$904.55
	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
	\$ Change	+\$83.71	+\$163.97	+\$251.10	+\$45.02	-\$5.92	-\$62.47	\$0.00	-\$6.33	-\$18.98	-\$62.88
	% Change	+23.5%	+25.7%	+22.0%	+18.8%	-0.9%	-4.6%	-	-2.9%	-2.9%	-7.0%
Monthly Employer Contributions	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,271.25	\$1,715.85	\$1,715.85	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$29.60	+\$58.90	+\$74.32	+\$191.86	+\$140.92	+\$140.92	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+3.6%	+3.6%	+3.6%	+15.1%	+8.2%	+8.2%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$1,185.11	\$2,295.01	\$3,232.21	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	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
	\$ Change	+\$113.31	+\$222.87	+\$325.42	+\$236.88	+\$135.00	+\$78.45	-\$12.65	-\$25.30	-\$37.95	-\$81.85
	% Change	+9.6%	+9.7%	+10.1%	+15.7%	+5.6%	+2.5%	-2.9%	-2.9%	-2.9%	-5.2%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 21.

City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

Exhibit 4b — 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 2020	\$0.00	\$585.27	\$1,141.53	\$239.59	\$684.20	\$1,369.33	\$0.00	\$219.42	\$657.57	\$904.55
	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
	\$ Change	\$0.00	+\$162.07	+\$251.10	+\$45.02	-\$5.92	-\$62.47	\$0.00	-\$6.33	-\$18.98	-\$62.88
	% Change	-	+27.7%	+22.0%	+18.8%	-0.9%	-4.6%	-	-2.9%	-2.9%	-7.0%
Monthly Employer Contributions	Plan Year 2020	\$1,185.11	\$1,709.74	\$2,090.68	\$1,271.25	\$1,715.85	\$1,715.85	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$113.31	+\$60.80	+\$74.32	+\$191.86	+\$140.92	+\$140.92	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+9.6%	+3.6%	+3.6%	+15.1%	+8.2%	+8.2%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$1,185.11	\$2,295.01	\$3,232.21	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	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
	\$ Change	+\$113.31	+\$222.87	+\$325.42	+\$236.88	+\$135.00	+\$78.45	-\$12.65	-\$25.30	-\$37.95	-\$81.85
	% Change	+9.6%	+9.7%	+10.1%	+15.7%	+5.6%	+2.5%	-2.9%	-2.9%	-2.9%	-5.2%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 22.

City Plan—Choice Not Available (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

Exhibit 4c — 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 2020	\$62.43	\$124.67	\$428.21	\$92.98	\$537.58	\$1,222.71	\$0.00	\$219.42	\$657.57	\$904.55
	Plan Year 2021	\$64.66	\$129.10	\$443.43	\$97.26	\$490.92	\$1,119.50	\$0.00	\$213.09	\$638.59	\$841.67
	\$ Change	+\$2.23	+\$4.43	+\$15.22	+\$4.28	-\$46.66	-\$103.21	\$0.00	-\$6.33	-\$18.98	-\$62.88
	% Change	+3.6%	+3.6%	+3.6%	+4.6%	-8.7%	-8.4%	-	-2.9%	-2.9%	-7.0%
Monthly Employer Contributions	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,417.86	\$1,862.47	\$1,862.47	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$29.60	+\$58.90	+\$74.32	+\$232.60	+\$181.66	+\$181.66	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+3.6%	+3.6%	+3.6%	+16.4%	+9.8%	+9.8%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	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
	\$ Change	+\$31.83	+\$63.33	+\$89.54	+\$236.88	+\$135.00	+\$78.45	-\$12.65	-\$25.30	-\$37.95	-\$81.85
	% Change	+3.6%	+3.6%	+3.6%	+15.7%	+5.6%	+2.5%	-2.9%	-2.9%	-2.9%	-5.2%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 93 / 93 / 83 contribution method, see page 21.

City Plan—Choice Not Available (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2021

Exhibit 4d — 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 2020	\$0.00	\$71.24	\$428.21	\$92.98	\$537.58	\$1,222.71	\$0.00	\$219.42	\$657.57	\$904.55
	Plan Year 2021	\$0.00	\$73.77	\$443.43	\$97.26	\$490.92	\$1,119.50	\$0.00	\$213.09	\$638.59	\$841.67
	\$ Change	\$0.00	+\$2.53	+\$15.22	+\$4.28	-\$46.66	-\$103.21	\$0.00	-\$6.33	-\$18.98	-\$62.88
	% Change	-	+3.6%	+3.6%	+4.6%	-8.7%	-8.4%	-	-2.9%	-2.9%	-7.0%
Monthly Employer Contributions	Plan Year 2020	\$891.88	\$1,709.74	\$2,090.68	\$1,417.86	\$1,862.47	\$1,862.47	\$441.82	\$661.24	\$661.24	\$661.24
	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
	\$ Change	+\$31.83	+\$60.80	+\$74.32	+\$232.60	+\$181.66	+\$181.66	-\$12.65	-\$18.97	-\$18.97	-\$18.97
	% Change	+3.6%	+3.6%	+3.6%	+16.4%	+9.8%	+9.8%	-2.9%	-2.9%	-2.9%	-2.9%
Monthly Total Premium Rates	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	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
	\$ Change	+\$31.83	+\$63.33	+\$89.54	+\$236.88	+\$135.00	+\$78.45	-\$12.65	-\$25.30	-\$37.95	-\$81.85
	% Change	+3.6%	+3.6%	+3.6%	+15.7%	+5.6%	+2.5%	-2.9%	-2.9%	-2.9%	-5.2%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- For additional commentary on 100 / 96 / 83 contribution method, see page 22.

VSP Vision: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2021

Exhibit 5a — 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 2020	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	Plan Year 2021	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	% Change	-	-	-	-	-	-
	\$ Change	-	-	-	-	-	-

Exhibit 5b — 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 2020	\$9.93	\$14.98	\$31.06	\$9.93	\$14.98	\$31.06
	Plan Year 2021	\$10.50	\$15.92	\$32.79	\$10.50	\$15.92	\$32.79
	% Change	+5.7%	+6.3%	+5.6%	+5.7%	+6.3%	+5.6%
	\$ Change	+\$0.57	+\$0.94	+\$1.73	+\$0.57	+\$0.94	+\$1.73

*** NOTES:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions
- Certain employees also have an employer-paid Computer Vision Care benefit, priced at \$0.83 per employee per month—currently 19,558 employees are enrolled in this benefit

Delta Dental PPO: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2021

Exhibit 6a — Delta Dental PPO Total Premium Rates

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$57.28	\$120.28	\$171.83	\$45.77	\$91.04	\$135.88
	Plan Year 2021	\$57.63	\$121.02	\$172.89	\$44.97	\$89.45	\$133.50
	% Change	+0.6%	+0.6%	+0.6%	-1.75%	-1.75%	-1.75%
	\$ Change	+\$0.35	+\$0.74	+\$1.06	-\$0.80	-\$1.59	-\$2.38

Exhibit 6b — Delta Dental PPO Member Contributions

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$5.00	\$10.00	\$15.00	\$45.77	\$91.04	\$135.88
	Plan Year 2021	\$5.00	\$10.00	\$15.00	\$44.97	\$89.45	\$133.50
	% Change	-	-	-	-1.75%	-1.75%	-1.75%
	\$ Change	-	-	-	-\$0.80	-\$1.59	-\$2.38

DeltaCare USA: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2021

Exhibit 7a — DeltaCare USA HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	Plan Year 2021	\$26.48	\$43.68	\$64.61	\$32.28	\$53.26	\$78.79
	% Change	-1.75%	-1.75%	-1.75%	-1.75%	-1.75%	-1.75%
	\$ Change	-\$0.47	-\$0.78	-\$1.15	-\$0.57	-\$0.95	-\$1.40

Exhibit 7b — DeltaCare USA HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$0.00	\$0.00	\$0.00	\$32.85	\$54.21	\$80.19
	Plan Year 2021	\$0.00	\$0.00	\$0.00	\$32.28	\$53.26	\$78.79
	% Change	-	-	-	-1.75%	-1.75%	-1.75%
	\$ Change	-	-	-	-\$0.57	-\$0.95	-\$1.40

UHC Dental: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2021

Exhibit 8a — UHC Dental HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$28.63	\$47.28	\$69.90	\$16.47	\$27.20	\$40.22
	Plan Year 2021	\$27.77	\$45.86	\$67.80	\$15.98	\$26.38	\$39.01
	% Change	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%	-3.0%
	\$ Change	-\$0.86	-\$1.42	-\$2.10	-\$0.49	-\$0.82	-\$1.21

Exhibit 8b — UHC Dental HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Premium Rates	Plan Year 2020	\$0.00	\$0.00	\$0.00	\$16.47	\$27.20	\$40.22
	Plan Year 2021	\$0.00	\$0.00	\$0.00	\$15.98	\$26.38	\$39.01
	% Change	-	-	-	-3.0%	-3.0%	-3.0%
	\$ Change	-	-	-	-\$0.49	-\$0.82	-\$1.21

Life Insurance and Long Term Disability (LTD) Plan Year 2021 Aggregate Costs

Exhibit 9 — Life Insurance and LTD Plan Rates

Plan Type	Plan Year 2020	Plan Year 2021	% Change	\$ Change
Basic Life	\$1,708,000	\$1,573,000	-7.9%	-\$135,000
Supplemental Life / Dependent Life	\$813,000	\$813,000	--	\$0
Long Term Disability	\$6,462,000	\$6,462,000	--	\$0
Total Annual Estimated Cost	\$8,983,000	\$8,848,000	-1.5%	-\$135,000

Employer Contribution Notes—Active Employees

Exhibits 2a, 3a, 3c, 4a, 4c — 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, 4d — 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.