

San Francisco Health Service System Board of Supervisors

10-County Survey Results
Rates and Benefits Decisions
Calendar Year 2023

June 17, 2022

10-County Survey Results (Monthly Basis)

Exhibit 1

Rank	County	2021 Survey for SFHSS 2022 Rating	2022 Survey for SFHSS 2023 Rating	% Change
1	Los Angeles	\$746.54	\$757.91	1.52%
2	San Diego	\$691.14	\$788.07	14.02%
3	Orange	\$627.67	\$658.78	4.96%
4	Riverside	\$768.35	\$730.26	(4.96%)
5	San Bernardino	\$535.30	\$537.46	0.40%
6	Santa Clara	\$1,054.24	\$1,086.78	3.09%
7	Alameda	\$748.84	\$763.87	2.01%
8	Sacramento	\$753.75	\$761.88	1.08%
9	Contra Costa	\$814.23	\$874.26	7.37%
10	Fresno	\$833.01	\$848.33	1.84%
10-County Average		\$757.31	\$780.76	3.10%

Kaiser Permanente HMO (California)

Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2023

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

PY = Plan Year		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	PY2022	\$50.12	\$100.03	\$343.52	\$0.00	\$356.49	\$948.26	\$0.00	\$156.86	\$469.53	\$748.63
	PY2023	\$52.05	\$103.90	\$356.82	\$0.00	\$370.32	\$985.03	\$0.00	\$154.08	\$461.15	\$768.79
	\$ Change	\$1.93	\$3.87	\$13.30	—	\$13.83	\$36.77	—	(\$2.78)	(\$8.38)	\$20.16
	% Change	3.9%	3.9%	3.9%	—	3.9%	3.9%	—	(1.8%)	(1.8%)	2.7%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$691.57	\$1,380.36	\$1,742.15	\$1,493.47	\$1,863.79	\$1,863.79	\$311.15	\$465.24	\$465.24	\$465.24
	\$ Change	\$25.72	\$51.43	\$64.94	\$55.68	\$69.50	\$69.50	(\$5.56)	(\$8.34)	(\$8.34)	(\$8.34)
	% Change	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	(1.8%)	(1.8%)	(1.8%)	(1.8%)
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82	\$311.15	\$619.32	\$926.39	\$1,234.03
	\$ Change	\$27.65	\$55.30	\$78.24	\$55.68	\$83.33	\$106.27	(\$5.56)	(\$11.12)	(\$16.72)	\$11.82
	% Change	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	(1.8%)	(1.8%)	(1.8%)	1.0%

*** 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 2023

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

PY = Plan Year		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	PY2022	\$0.00	\$57.16	\$343.52	\$0.00	\$356.49	\$948.26	\$0.00	\$156.86	\$469.53	\$748.63
	PY2023	\$0.00	\$59.37	\$356.82	\$0.00	\$370.32	\$985.03	\$0.00	\$154.08	\$461.15	\$768.79
	\$ Change	—	\$2.21	\$13.30	—	\$13.83	\$36.77	—	(\$2.78)	(\$8.38)	\$20.16
	% Change	—	3.9%	3.9%	—	3.9%	3.9%	—	(1.8%)	(1.8%)	2.7%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$743.62	\$1,424.89	\$1,742.15	\$1,493.47	\$1,863.79	\$1,863.79	\$311.15	\$465.24	\$465.24	\$465.24
	\$ Change	\$27.65	\$53.09	\$64.94	\$55.68	\$69.50	\$69.50	(\$5.56)	(\$8.34)	(\$8.34)	(\$8.34)
	% Change	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	(1.8%)	(1.8%)	(1.8%)	(1.8%)
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82	\$311.15	\$619.32	\$926.39	\$1,234.03
	\$ Change	\$27.65	\$55.30	\$78.24	\$55.68	\$83.33	\$106.27	(\$5.56)	(\$11.12)	(\$16.72)	\$11.82
	% Change	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	(1.8%)	(1.8%)	(1.8%)	1.0%

*** 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 2023

Exhibit 2c — Washington State*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2022	\$0.00	\$780.01	\$2,074.83	\$0.00	\$152.87	\$457.93	\$1,447.69
	PY2023	\$0.00	\$821.29	\$2,184.60	\$0.00	\$152.97	\$458.19	\$1,516.28
	\$ Change	—	\$41.28	\$109.77	—	\$0.10	\$0.26	\$68.59
	% Change	—	5.3%	5.3%	—	0.1%	0.1%	4.7%
Monthly Employer Contributions	PY2022	\$1,563.01	\$2,343.03	\$2,343.03	\$308.73	\$461.61	\$461.61	\$461.61
	PY2023	\$1,645.56	\$2,466.85	\$2,466.85	\$308.93	\$461.91	\$461.91	\$461.91
	\$ Change	\$82.55	\$123.82	\$123.82	\$0.20	\$0.30	\$0.30	\$0.30
	% Change	5.3%	5.3%	5.3%	0.1%	0.1%	0.1%	0.1%
Monthly Total Premium Rates	PY2022	\$1,563.01	\$3,123.04	\$4,417.86	\$308.73	\$614.48	\$919.54	\$1,909.30
	PY2023	\$1,645.56	\$3,288.14	\$4,651.45	\$308.93	\$614.88	\$920.10	\$1,978.19
	\$ Change	\$82.55	\$165.10	\$233.59	\$0.20	\$0.40	\$0.56	\$68.89
	% Change	5.3%	5.3%	5.3%	0.1%	0.1%	0.1%	3.6%

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

Kaiser Permanente Multi State HMO

Final Early Retiree/Medicare Monthly Rates for Calendar Year 2023

Exhibit 2d — Northwest (primarily Oregon)*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44
	PY2023	\$0.00	\$546.95	\$1,454.86	\$0.00	\$216.39	\$648.45	\$1,124.30
	\$ Change	—	(\$28.58)	(\$76.02)	—	\$4.30	\$12.86	(\$43.14)
	% Change	—	(5.0%)	(5.0%)	—	2.0%	2.0%	(3.7%)
Monthly Employer Contributions	PY2022	\$1,154.04	\$1,729.57	\$1,729.57	\$427.17	\$639.27	\$639.27	\$639.27
	PY2023	\$1,096.89	\$1,643.85	\$1,643.85	\$435.77	\$652.17	\$652.17	\$652.17
	\$ Change	(\$57.15)	(\$85.72)	(\$85.72)	\$8.60	\$12.90	\$12.90	\$12.90
	% Change	(5.0%)	(5.0%)	(5.0%)	2.0%	2.0%	2.0%	2.0%
Monthly Total Premium Rates	PY2022	\$1,154.04	\$2,305.10	\$3,260.45	\$427.17	\$851.36	\$1,274.86	\$1,806.71
	PY2023	\$1,096.89	\$2,190.80	\$3,098.71	\$435.77	\$868.56	\$1,300.62	\$1,776.47
	\$ Change	(\$57.15)	(\$114.30)	(\$161.74)	\$8.60	\$17.20	\$25.76	(\$30.24)
	% Change	(5.0%)	(5.0%)	(5.0%)	2.0%	2.0%	2.0%	(1.7%)

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

Kaiser Permanente Multi State HMO

Final Early Retiree/Medicare Monthly Rates for Calendar Year 2023

Exhibit 2e — Hawaii*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12
	PY2023	\$0.00	\$427.47	\$1,137.07	\$0.00	\$172.99	\$518.24	\$882.59
	\$ Change	—	\$0.10	\$0.26	—	(\$8.69)	(\$26.12)	(\$8.53)
	% Change	—	0.0%	0.0%	—	(4.8%)	(4.8%)	(1.0%)
Monthly Employer Contributions	PY2022	\$857.73	\$1,285.11	\$1,285.11	\$366.35	\$548.04	\$548.04	\$548.04
	PY2023	\$857.93	\$1,285.41	\$1,285.41	\$348.96	\$521.95	\$521.95	\$521.95
	\$ Change	\$0.20	\$0.30	\$0.30	(\$17.39)	(\$26.09)	(\$26.09)	(\$26.09)
	% Change	0.0%	0.0%	0.0%	(4.7%)	(4.8%)	(4.8%)	(4.8%)
Monthly Total Premium Rates	PY2022	\$857.73	\$1,712.48	\$2,421.92	\$366.35	\$729.72	\$1,092.40	\$1,439.16
	PY2023	\$857.93	\$1,712.88	\$2,422.48	\$348.96	\$694.94	\$1,040.19	\$1,404.54
	\$ Change	\$0.20	\$0.40	\$0.56	(\$17.39)	(\$34.78)	(\$52.21)	(\$34.62)
	% Change	0.0%	0.0%	0.0%	(4.7%)	(4.8%)	(4.8%)	(2.4%)

* 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 2023

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

PY = Plan Year		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	PY2022	\$65.20	\$130.19	\$447.19	\$87.06	\$569.80	\$1,340.42	\$0.00	\$215.59	\$646.09	\$986.21
	PY2023	\$65.51	\$130.81	\$449.31	\$77.54	\$562.57	\$1,336.84	\$0.00	\$225.69	\$676.35	\$999.96
	\$ Change	\$0.31	\$0.62	\$2.12	(\$9.52)	(\$7.23)	(\$3.58)	—	\$10.10	\$30.26	\$13.75
	% Change	0.5%	0.5%	0.5%	(10.9%)	(1.3%)	(0.3%)	—	4.7%	4.7%	1.4%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$870.34	\$1,737.92	\$2,193.71	\$2,083.42	\$2,568.45	\$2,568.45	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$4.10	\$8.20	\$10.36	\$19.48	\$21.78	\$21.78	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	0.5%	0.5%	0.5%	0.9%	0.9%	0.9%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$935.85	\$1,868.73	\$2,643.02	\$2,160.96	\$3,131.02	\$3,905.29	\$454.37	\$905.76	\$1,356.42	\$1,680.03
	\$ Change	\$4.41	\$8.82	\$12.48	\$9.96	\$14.55	\$18.20	\$20.20	\$40.40	\$60.56	\$44.05
	% Change	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	4.7%	4.7%	4.7%	2.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Starting in 2023, UHC will administer the Broad Network EPO plan for Mixed Medicare retiree families.
- **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 2023

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

PY = Plan Year		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	PY2022	\$0.00	\$74.40	\$447.19	\$87.06	\$569.80	\$1,340.42	\$0.00	\$215.59	\$646.09	\$986.21
	PY2023	\$0.00	\$74.75	\$449.31	\$77.54	\$562.57	\$1,336.84	\$0.00	\$225.69	\$676.35	\$999.96
	\$ Change	—	\$0.35	\$2.12	(\$9.52)	(\$7.23)	(\$3.58)	—	\$10.10	\$30.26	\$13.75
	% Change	—	0.5%	0.5%	(10.9%)	(1.3%)	(0.3%)	—	4.7%	4.7%	1.4%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$935.85	\$1,793.98	\$2,193.71	\$2,083.42	\$2,568.45	\$2,568.45	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$4.41	\$8.47	\$10.36	\$19.48	\$21.78	\$21.78	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	0.5%	0.5%	0.5%	0.9%	0.9%	0.9%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$935.85	\$1,868.73	\$2,643.02	\$2,160.96	\$3,131.02	\$3,905.29	\$454.37	\$905.76	\$1,356.42	\$1,680.03
	\$ Change	\$4.41	\$8.82	\$12.48	\$9.96	\$14.55	\$18.20	\$20.20	\$40.40	\$60.56	\$44.05
	% Change	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	4.7%	4.7%	4.7%	2.7%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Starting in 2023, UHC will administer the Broad Network EPO plan for Mixed Medicare retiree families.
- **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 2023

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

PY = Plan Year		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	PY2022	\$57.18	\$114.16	\$392.08	\$29.79	\$452.96	\$1,128.48	\$0.00	\$215.59	\$646.09	\$891.11
	PY2023	\$60.22	\$120.23	\$412.94	\$39.75	\$485.47	\$1,196.97	\$0.00	\$225.69	\$676.35	\$937.19
	\$ Change	\$3.04	\$6.07	\$20.86	\$9.96	\$32.51	\$68.49	—	\$10.10	\$30.26	\$46.08
	% Change	5.3%	5.3%	5.3%	33.4%	7.2%	6.1%	—	4.7%	4.7%	5.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$800.04	\$1,597.30	\$2,016.13	\$1,945.89	\$2,391.61	\$2,391.61	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$40.32	\$80.65	\$101.85	\$90.34	\$112.89	\$112.89	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	5.3%	5.3%	5.3%	4.9%	5.0%	5.0%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$860.26	\$1,717.53	\$2,429.07	\$1,985.64	\$2,877.08	\$3,588.58	\$454.37	\$905.76	\$1,356.42	\$1,617.26
	\$ Change	\$43.36	\$86.72	\$122.71	\$100.30	\$145.40	\$181.38	\$20.20	\$40.40	\$60.56	\$76.38
	% Change	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	4.7%	4.7%	4.7%	5.0%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Starting in 2023, UHC will administer the Narrow Network EPO plan for Mixed Medicare retiree families.
- **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 2023

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

PY = Plan Year		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	PY2022	\$0.00	\$65.23	\$392.08	\$29.79	\$452.96	\$1,128.48	\$0.00	\$215.59	\$646.09	\$891.11
	PY2023	\$0.00	\$68.70	\$412.94	\$39.75	\$485.47	\$1,196.97	\$0.00	\$225.69	\$676.35	\$937.19
	\$ Change	—	\$3.47	\$20.86	\$9.96	\$32.51	\$68.49	—	\$10.10	\$30.26	\$46.08
	% Change	—	5.3%	5.3%	33.4%	7.2%	6.1%	—	4.7%	4.7%	5.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$860.26	\$1,648.83	\$2,016.13	\$1,945.89	\$2,391.61	\$2,391.61	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$43.36	\$83.25	\$101.85	\$90.34	\$112.89	\$112.89	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	5.3%	5.3%	5.3%	4.9%	5.0%	5.0%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$860.26	\$1,717.53	\$2,429.07	\$1,985.64	\$2,877.08	\$3,588.58	\$454.37	\$905.76	\$1,356.42	\$1,617.26
	\$ Change	\$43.36	\$86.72	\$122.71	\$100.30	\$145.40	\$181.38	\$20.20	\$40.40	\$60.56	\$76.38
	% Change	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	4.7%	4.7%	4.7%	5.0%

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Starting in 2023, UHC will administer the Narrow Network EPO plan for Mixed Medicare retiree families.
- **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 2023

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

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2022	\$60.13	\$120.05	\$412.35	\$50.85	\$495.93	\$1,206.41
	PY2023	\$53.92	\$107.63	\$369.65	\$0.00	\$398.92	\$1,035.75
	\$ Change	(\$6.21)	(\$12.42)	(\$42.70)	(\$50.85)	(\$97.01)	(\$170.66)
	% Change	(10.3%)	(10.3%)	(10.4%)	(100.0%)	(19.6%)	(14.1%)
Monthly Employer Contributions	PY2022	\$798.89	\$1,595.01	\$2,013.21	\$1,932.17	\$2,377.24	\$2,377.24
	PY2023	\$716.36	\$1,429.95	\$1,804.77	\$1,776.96	\$2,175.88	\$2,175.88
	\$ Change	(\$82.53)	(\$165.06)	(\$208.44)	(\$155.21)	(\$201.36)	(\$201.36)
	% Change	(10.3%)	(10.3%)	(10.4%)	(8.0%)	(8.5%)	(8.5%)
Monthly Total Premium Rates	PY2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	PY2023	\$770.28	\$1,537.58	\$2,174.42	\$1,776.96	\$2,574.80	\$3,211.63
	\$ Change	(\$88.74)	(\$177.48)	(\$251.14)	(\$206.06)	(\$298.37)	(\$372.02)
	% Change	(10.3%)	(10.3%)	(10.4%)	(10.4%)	(10.4%)	(10.4%)

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available 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 2023

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

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2022	\$0.00	\$68.60	\$412.35	\$50.85	\$495.93	\$1,206.41
	PY2023	\$0.00	\$61.50	\$369.65	\$0.00	\$398.92	\$1,035.75
	\$ Change	—	(\$7.10)	(\$42.70)	(\$50.85)	(\$97.01)	(\$170.66)
	% Change	—	(10.3%)	(10.4%)	(100.0%)	(19.6%)	(14.1%)
Monthly Employer Contributions	PY2022	\$859.02	\$1,646.46	\$2,013.21	\$1,932.17	\$2,377.24	\$2,377.24
	PY2023	\$770.28	\$1,476.08	\$1,804.77	\$1,776.96	\$2,175.88	\$2,175.88
	\$ Change	(\$88.74)	(\$170.38)	(\$208.44)	(\$155.21)	(\$201.36)	(\$201.36)
	% Change	(10.3%)	(10.3%)	(10.4%)	(8.0%)	(8.5%)	(8.5%)
Monthly Total Premium Rates	PY2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	PY2023	\$770.28	\$1,537.58	\$2,174.42	\$1,776.96	\$2,574.80	\$3,211.63
	\$ Change	(\$88.74)	(\$177.48)	(\$251.14)	(\$206.06)	(\$298.37)	(\$372.02)
	% Change	(10.3%)	(10.3%)	(10.4%)	(10.4%)	(10.4%)	(10.4%)

*** NOTE:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available 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 2023

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

PY = Plan Year		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	PY2022	\$470.95	\$856.73	\$1,468.27	\$289.94	\$693.19	\$1,337.08	\$0.00	\$215.59	\$646.09	\$859.48
	PY2023	\$565.13	\$1,046.88	\$1,741.58	\$327.35	\$762.89	\$1,458.34	\$0.00	\$225.69	\$676.35	\$921.14
	\$ Change	\$94.18	\$190.15	\$273.31	\$37.41	\$69.70	\$121.26	—	\$10.10	\$30.26	\$61.66
	% Change	20.0%	22.2%	18.6%	12.9%	10.1%	9.1%	—	4.7%	4.7%	7.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$870.34	\$1,737.92	\$2,193.71	\$1,605.37	\$2,040.90	\$2,040.90	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$4.10	\$8.20	\$10.36	\$97.77	\$130.05	\$130.05	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	0.5%	0.5%	0.5%	6.5%	6.8%	6.8%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$1,435.47	\$2,784.80	\$3,935.29	\$1,932.72	\$2,803.79	\$3,499.24	\$454.37	\$905.76	\$1,356.42	\$1,601.21
	\$ Change	\$98.28	\$198.35	\$283.67	\$135.18	\$199.75	\$251.31	\$20.20	\$40.40	\$60.56	\$91.96
	% Change	7.3%	7.7%	7.8%	7.5%	7.7%	7.7%	4.7%	4.7%	4.7%	6.1%

*** 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 2023.
- 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 2023

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

PY = Plan Year		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	PY2022	\$0.00	\$800.94	\$1,468.27	\$289.94	\$693.19	\$1,337.08	\$0.00	\$215.59	\$646.09	\$859.48
	PY2023	\$0.00	\$990.82	\$1,741.58	\$327.35	\$762.89	\$1,458.34	\$0.00	\$225.69	\$676.35	\$921.14
	\$ Change	—	\$189.88	\$273.31	\$37.41	\$69.70	\$121.26	—	\$10.10	\$30.26	\$61.66
	% Change	—	23.7%	18.6%	12.9%	10.1%	9.1%	—	4.7%	4.7%	7.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$1,435.47	\$1,793.98	\$2,193.71	\$1,605.37	\$2,040.90	\$2,040.90	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$98.28	\$8.47	\$10.36	\$97.77	\$130.05	\$130.05	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	7.3%	0.5%	0.5%	6.5%	6.8%	6.8%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$1,435.47	\$2,784.80	\$3,935.29	\$1,932.72	\$2,803.79	\$3,499.24	\$454.37	\$905.76	\$1,356.42	\$1,601.21
	\$ Change	\$98.28	\$198.35	\$283.67	\$135.18	\$199.75	\$251.31	\$20.20	\$40.40	\$60.56	\$91.96
	% Change	7.3%	7.7%	7.8%	7.5%	7.7%	7.7%	4.7%	4.7%	4.7%	6.1%

*** 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 2023.
- **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 2023

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

PY = Plan Year		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	PY2022	\$65.20	\$130.19	\$447.19	\$87.06	\$490.31	\$1,134.20	\$0.00	\$215.59	\$646.09	\$859.48
	PY2023	\$65.51	\$130.81	\$449.31	\$77.54	\$513.08	\$1,208.53	\$0.00	\$225.69	\$676.35	\$921.14
	\$ Change	\$0.31	\$0.62	\$2.12	(\$9.52)	\$22.77	\$74.33	—	\$10.10	\$30.26	\$61.66
	% Change	0.5%	0.5%	0.5%	(10.9%)	4.6%	6.6%	—	4.7%	4.7%	7.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$870.34	\$1,737.92	\$2,193.71	\$1,855.18	\$2,290.71	\$2,290.71	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$4.10	\$8.20	\$10.36	\$144.70	\$176.98	\$176.98	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	0.5%	0.5%	0.5%	8.5%	8.4%	8.4%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$935.85	\$1,868.73	\$2,643.02	\$1,932.72	\$2,803.79	\$3,499.24	\$454.37	\$905.76	\$1,356.42	\$1,601.21
	\$ Change	\$4.41	\$8.82	\$12.48	\$135.18	\$199.75	\$251.31	\$20.20	\$40.40	\$60.56	\$91.96
	% Change	0.5%	0.5%	0.5%	7.5%	7.7%	7.7%	4.7%	4.7%	4.7%	6.1%

*** 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 2023.
- 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 2023

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

PY = Plan Year		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	PY2022	\$0.00	\$74.40	\$447.19	\$87.06	\$490.31	\$1,134.20	\$0.00	\$215.59	\$646.09	\$859.48
	PY2023	\$0.00	\$74.75	\$449.31	\$77.54	\$513.08	\$1,208.53	\$0.00	\$225.69	\$676.35	\$921.14
	\$ Change	—	\$0.35	\$2.12	(\$9.52)	\$22.77	\$74.33	—	\$10.10	\$30.26	\$61.66
	% Change	—	0.5%	0.5%	(10.9%)	4.6%	6.6%	—	4.7%	4.7%	7.2%
Monthly Employer Contributions	PY2022	\$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
	PY2023	\$935.85	\$1,793.98	\$2,193.71	\$1,855.18	\$2,290.71	\$2,290.71	\$454.37	\$680.07	\$680.07	\$680.07
	\$ Change	\$4.41	\$8.47	\$10.36	\$144.70	\$176.98	\$176.98	\$20.20	\$30.30	\$30.30	\$30.30
	% Change	0.5%	0.5%	0.5%	8.5%	8.4%	8.4%	4.7%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	PY2022	\$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
	PY2023	\$935.85	\$1,868.73	\$2,643.02	\$1,932.72	\$2,803.79	\$3,499.24	\$454.37	\$905.76	\$1,356.42	\$1,601.21
	\$ Change	\$4.41	\$8.82	\$12.48	\$135.18	\$199.75	\$251.31	\$20.20	\$40.40	\$60.56	\$91.96
	% Change	0.5%	0.5%	0.5%	7.5%	7.7%	7.7%	4.7%	4.7%	4.7%	6.1%

*** 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 2023.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

VSP Vision

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2023

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

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates— Basic Plan	PY2022	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	PY2023	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	\$ Change	\$0.20	\$0.40	\$0.56	\$0.20	\$0.40	\$0.56
	% Change	5.1%	5.1%	5.0%	5.1%	5.1%	5.0%

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

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions— Premier (Buy-Up) Plan	PY2022	\$10.50	\$15.92	\$32.79	\$10.50	\$15.92	\$32.79
	PY2023	\$11.56	\$17.59	\$36.06	\$11.56	\$17.59	\$36.06
	\$ Change	\$1.06	\$1.67	\$3.27	\$1.06	\$1.67	\$3.27
	% Change	10.1%	10.5%	10.0%	10.1%	10.5%	10.0%

*** NOTE:**

- 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 \$1.04 per employee per month.

Delta Dental PPO

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2023

Exhibit 7a — Delta Dental PPO Total Premium Rates

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2022	\$49.33	\$103.59	\$147.99	\$45.73	\$90.96	\$135.75
	PY2023	\$56.85	\$119.40	\$170.57	\$49.26	\$97.97	\$146.22
	\$ Change	\$7.52	\$15.81	\$22.58	\$3.53	\$7.01	\$10.47
	% Change	15.2%	15.3%	15.3%	7.7%	7.7%	7.7%

Exhibit 7b — Delta Dental PPO Member Contributions

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2022	\$5.00	\$10.00	\$15.00	\$45.73	\$90.96	\$135.75
	PY2023	\$5.00	\$10.00	\$15.00	\$49.26	\$97.97	\$146.22
	\$ Change	\$0.00	\$0.00	\$0.00	\$3.53	\$7.01	\$10.47
	% Change	0.0%	0.0%	0.0%	7.7%	7.7%	7.7%

DeltaCare USA

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2023

Exhibit 8a — DeltaCare USA HMO Total Premium Rates

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2022	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	PY2023	\$26.48	\$43.68	\$64.61	\$29.52	\$48.71	\$72.05
	\$ Change	\$0.00	\$0.00	\$0.00	(\$2.70)	(\$4.46)	(\$6.60)
	% Change	0.0%	0.0%	0.0%	(8.4%)	(8.4%)	(8.4%)

Exhibit 8b — DeltaCare USA HMO Member Contributions

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2022	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	PY2023	\$0.00	\$0.00	\$0.00	\$29.52	\$48.71	\$72.05
	\$ Change	—	—	—	(\$2.70)	(\$4.46)	(\$6.60)
	% Change	—	—	—	(8.4%)	(8.4%)	(8.4%)

UHC Dental

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2023

Exhibit 9a — UHC Dental HMO Total Premium Rates

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2022	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	PY2023	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	% Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Exhibit 9b — UHC Dental HMO Member Contributions

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2022	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	PY2023	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	\$ Change	—	—	—	\$0.00	\$0.00	\$0.00
	% Change	—	—	—	0.0%	0.0%	0.0%

Life Insurance and Long-Term Disability (LTD)

Plan Year 2023 Aggregate Costs

Exhibit 10 — Life Insurance and LTD Plan Rates (Insured by The Hartford)

Plan Type	Plan Year 2022	Plan Year 2023	% Change	\$ Change
Basic Life Insurance	\$2,151,000	\$1,828,000	(15.0%)	(\$323,000)
Long-Term Disability Insurance	\$6,637,000	\$4,978,000	(25.0%)	(\$1,659,000)
Subtotal—Employer-Paid Coverages	\$8,788,000	\$6,806,000	(22.6%)	(\$1,982,000)
Employee-Paid Supplemental Life/Dependent Life Insurance	\$1,005,000	\$804,000	(20.0%)	(\$201,000)
Total Annual Estimated Cost	\$9,793,000	\$7,610,000	(22.3%)	(\$2,183,000)

Employer Contribution Notes

93/93/83 Contribution Method for Active Employees

Exhibits 2a, 3a, 3c, 4a, 5a, 5c

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

100/96/83 Contribution Method for Active Employees

Exhibits 2b, 3b, 3d, 4b, 5b, 5d

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.