

# **San Francisco Health Service System Board of Supervisors**

10-County Survey Results  
Rates and Benefits Decisions  
Calendar Year 2024

June 16, 2023

# 10-County Survey Results (Monthly Basis)

## Exhibit 1

Rank	County	2022 Survey for SFHSS 2023 Rating	2023 Survey for SFHSS 2024 Rating	% Change
1	Los Angeles	\$757.91	\$798.05	5.30%
2	San Diego	\$788.07	\$723.51	(8.19%)
3	Orange	\$658.78	\$736.07	11.73%
4	Riverside	\$730.26	\$761.77	4.32%
5	San Bernardino	\$537.46	\$584.09	8.68%
6	Santa Clara	\$1,086.78	\$1,127.73	3.77%
7	Alameda	\$763.87	\$818.98	7.22%
8	Sacramento	\$761.88	\$778.73	2.21%
9	Contra Costa	\$874.26	\$816.83	(6.57%)
10	Fresno	\$848.33	\$912.74	7.59%
<b>10-County Average</b>		<b>\$780.76</b>	<b>\$805.85</b>	<b>3.21%</b>

# Kaiser Permanente HMO (California)

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### 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	PY2023	\$52.05	\$103.90	\$356.82	\$0.00	\$370.32	\$985.03	\$0.00	\$154.08	\$461.15	\$768.79
	PY2024	\$58.50	\$116.78	\$401.11	\$14.90	\$431.24	\$1,122.35	\$0.00	\$163.50	\$489.40	\$854.61
	\$ Change	+\$6.45	+\$12.88	+\$44.29	+\$14.90	+\$60.92	+\$137.32	—	+\$9.42	+\$28.25	+\$85.82
	% Change	+12.4%	+12.4%	+12.4%	+999%	+16.5%	+13.9%	—	+6.1%	+6.1%	+11.2%
Monthly Employer Contributions	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
	PY2024	\$777.16	\$1,551.56	\$1,958.34	\$1,664.60	\$2,080.94	\$2,080.94	\$329.98	\$493.48	\$493.48	\$493.48
	\$ Change	+\$85.59	+\$171.20	+\$216.19	+\$171.13	+\$217.15	+\$217.15	+\$18.83	+\$28.24	+\$28.24	+\$28.24
	% Change	+12.4%	+12.4%	+12.4%	+11.5%	+11.7%	+11.7%	+6.1%	+6.1%	+6.1%	+6.1%
Monthly Total Premium Rates	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
	PY2024	\$835.66	\$1,668.34	\$2,359.45	\$1,679.50	\$2,512.18	\$3,203.29	\$329.98	\$656.98	\$982.88	\$1,348.09
	\$ Change	+\$92.04	+\$184.08	+\$260.48	+\$186.03	+\$278.07	+\$354.47	+\$18.83	+\$37.66	+\$56.49	+\$114.06
	% Change	+12.4%	+12.4%	+12.4%	+12.5%	+12.4%	+12.4%	+6.1%	+6.1%	+6.1%	+9.2%

\* NOTES:

- 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 2024

### 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	PY2023	\$0.00	\$59.37	\$356.82	\$0.00	\$370.32	\$985.03	\$0.00	\$154.08	\$461.15	\$768.79
	PY2024	\$0.00	\$66.73	\$401.11	\$14.90	\$431.24	\$1,122.35	\$0.00	\$163.50	\$489.40	\$854.61
	\$ Change	—	+\$7.36	+\$44.29	+\$14.90	+\$60.92	+\$137.32	—	+\$9.42	+\$28.25	+\$85.82
	% Change	—	+12.4%	+12.4%	+999%	+16.5%	+13.9%	—	+6.1%	+6.1%	+11.2%
Monthly Employer Contributions	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
	PY2024	\$835.66	\$1,601.61	\$1,958.34	\$1,664.60	\$2,080.94	\$2,080.94	\$329.98	\$493.48	\$493.48	\$493.48
	\$ Change	+\$92.04	+\$176.72	+\$216.19	+\$171.13	+\$217.15	+\$217.15	+\$18.83	+\$28.24	+\$28.24	+\$28.24
	% Change	+12.4%	+12.4%	+12.4%	+11.5%	+11.7%	+11.7%	+6.1%	+6.1%	+6.1%	+6.1%
Monthly Total Premium Rates	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
	PY2024	\$835.66	\$1,668.34	\$2,359.45	\$1,679.50	\$2,512.18	\$3,203.29	\$329.98	\$656.98	\$982.88	\$1,348.09
	\$ Change	+\$92.04	+\$184.08	+\$260.48	+\$186.03	+\$278.07	+\$354.47	+\$18.83	+\$37.66	+\$56.49	+\$114.06
	% Change	+12.4%	+12.4%	+12.4%	+12.5%	+12.4%	+12.4%	+6.1%	+6.1%	+6.1%	+9.2%

\* NOTES:

- 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 2024

### 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	PY2023	\$0.00	\$821.29	\$2,184.60	\$0.00	\$152.97	\$458.19	\$1,516.28
	PY2024	\$0.00	\$821.29	\$2,184.60	\$0.00	\$160.71	\$481.40	\$1,524.02
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$7.74	\$23.21	\$7.74
	% Change	-	0.0%	0.0%	-	5.1%	5.1%	0.5%
Monthly Employer Contributions	PY2023	\$1,645.56	\$2,466.85	\$2,466.85	\$308.93	\$461.91	\$461.91	\$461.91
	PY2024	\$1,645.56	\$2,466.85	\$2,466.85	\$324.40	\$485.11	\$485.11	\$485.11
	\$ Change	\$0.00	\$0.00	\$0.00	\$15.47	\$23.20	\$23.20	\$23.20
	% Change	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%
Monthly Total Premium Rates	PY2023	\$1,645.56	\$3,288.14	\$4,651.45	\$308.93	\$614.88	\$920.10	\$1,978.19
	PY2024	\$1,645.56	\$3,288.14	\$4,651.45	\$324.40	\$645.82	\$966.51	\$2,009.13
	\$ Change	\$0.00	\$0.00	\$0.00	\$15.47	\$30.94	\$46.41	\$30.94
	% Change	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	1.6%

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

# Kaiser Permanente Multi State HMO

## Final Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### 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	PY2023	\$0.00	\$546.95	\$1,454.86	\$0.00	\$216.39	\$648.45	\$1,124.30
	PY2024	\$0.00	\$600.82	\$1,598.18	\$0.00	\$231.95	\$695.12	\$1,229.31
	\$ Change	\$0.00	\$53.87	\$143.32	\$0.00	\$15.56	\$46.67	\$105.01
	% Change	-	9.8%	9.9%	-	7.2%	7.2%	9.3%
Monthly Employer Contributions	PY2023	\$1,096.89	\$1,643.85	\$1,643.85	\$435.77	\$652.17	\$652.17	\$652.17
	PY2024	\$1,204.63	\$1,805.46	\$1,805.46	\$466.88	\$698.83	\$698.83	\$698.83
	\$ Change	\$107.74	\$161.61	\$161.61	\$31.11	\$46.66	\$46.66	\$46.66
	% Change	9.8%	9.8%	9.8%	7.1%	7.2%	7.2%	7.2%
Monthly Total Premium Rates	PY2023	\$1,096.89	\$2,190.80	\$3,098.71	\$435.77	\$868.56	\$1,300.62	\$1,776.47
	PY2024	\$1,204.63	\$2,406.28	\$3,403.64	\$466.88	\$930.78	\$1,393.95	\$1,928.14
	\$ Change	\$107.74	\$215.48	\$304.93	\$31.11	\$62.22	\$93.33	\$151.67
	% Change	9.8%	9.8%	9.8%	7.1%	7.2%	7.2%	8.5%

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

# Kaiser Permanente Multi State HMO

## Final Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### 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	PY2023	\$0.00	\$427.47	\$1,137.07	\$0.00	\$172.99	\$518.24	\$882.59
	PY2024	\$0.00	\$458.66	\$1,220.02	\$0.00	\$174.51	\$522.80	\$935.87
	\$ Change	\$0.00	\$31.19	\$82.95	\$0.00	\$1.52	\$4.56	\$53.28
	% Change	-	7.3%	7.3%	-	0.9%	0.9%	6.0%
Monthly Employer Contributions	PY2023	\$857.93	\$1,285.41	\$1,285.41	\$348.96	\$521.95	\$521.95	\$521.95
	PY2024	\$920.31	\$1,378.98	\$1,378.98	\$352.00	\$526.51	\$526.51	\$526.51
	\$ Change	\$62.38	\$93.57	\$93.57	\$3.04	\$4.56	\$4.56	\$4.56
	% Change	7.3%	7.3%	7.3%	0.9%	0.9%	0.9%	0.9%
Monthly Total Premium Rates	PY2023	\$857.93	\$1,712.88	\$2,422.48	\$348.96	\$694.94	\$1,040.19	\$1,404.54
	PY2024	\$920.31	\$1,837.64	\$2,599.00	\$352.00	\$701.02	\$1,049.31	\$1,462.38
	\$ Change	\$62.38	\$124.76	\$176.52	\$3.04	\$6.08	\$9.12	\$57.84
	% Change	7.3%	7.3%	7.3%	0.9%	0.9%	0.9%	4.1%

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

# Blue Shield of California HMO / UnitedHealthcare EPO

Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

## Exhibit 3a — 93/93/83 Contribution Method for Actives — Access+ HMO / Select EPO\*

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	PY2023	\$65.51	\$130.81	\$449.31	\$77.54	\$562.57	\$1,336.84	\$0.00	\$225.69	\$676.35	\$999.96
	PY2024	\$74.93	\$149.64	\$514.03	\$132.25	\$687.23	\$1,573.15	\$0.00	\$259.24	\$776.99	\$1,145.16
	\$ Change	\$9.42	\$18.83	\$64.72	\$54.71	\$124.66	\$236.31	\$0.00	\$33.55	\$100.64	\$145.20
	% Change	14.4%	14.4%	14.4%	70.6%	22.2%	17.7%	—	14.9%	14.9%	14.5%
Monthly Employer Contributions	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
	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$2,340.65	\$2,895.63	\$2,895.63	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	\$125.09	\$250.18	\$315.95	\$257.23	\$327.18	\$327.18	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	14.4%	14.4%	14.4%	12.3%	12.7%	12.7%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$2,472.90	\$3,582.86	\$4,468.78	\$521.46	\$1,039.94	\$1,557.69	\$1,925.86
	\$ Change	\$134.51	\$269.01	\$380.67	\$311.94	\$451.84	\$563.49	\$67.09	\$134.18	\$201.27	\$245.83
	% Change	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.8%	14.8%	14.8%	14.6%

\* **NOTES:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC administers the Broad Network Select EPO plan for Mixed Medicare retiree families.
- **For additional commentary on 93/93/83 contribution method, see page 23.**



# Blue Shield of California HMO / UnitedHealthcare EPO

Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

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

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	PY2023	\$0.00	\$74.75	\$449.31	\$77.54	\$562.57	\$1,336.84	\$0.00	\$225.69	\$676.35	\$999.96
	PY2024	\$0.00	\$85.51	\$514.03	\$132.25	\$687.23	\$1,573.15	\$0.00	\$259.24	\$776.99	\$1,145.16
	\$ Change	\$0.00	\$10.76	\$64.72	\$54.71	\$124.66	\$236.31	\$0.00	\$33.55	\$100.64	\$145.20
	% Change	-	14.4%	14.4%	70.6%	22.2%	17.7%	—	14.9%	14.9%	14.5%
Monthly Employer Contributions	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
	PY2024	\$1,070.36	\$2,052.23	\$2,509.66	\$2,340.65	\$2,895.63	\$2,895.63	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	\$134.51	\$258.25	\$315.95	\$257.23	\$327.18	\$327.18	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	14.4%	14.4%	14.4%	12.3%	12.7%	12.7%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$2,472.90	\$3,582.86	\$4,468.78	\$521.46	\$1,039.94	\$1,557.69	\$1,925.86
	\$ Change	\$134.51	\$269.01	\$380.67	\$311.94	\$451.84	\$563.49	\$67.09	\$134.18	\$201.27	\$245.83
	% Change	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.8%	14.8%	14.8%	14.6%

\* **NOTES:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC administers the Broad Network Select EPO plan for Mixed Medicare retiree families.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

# Blue Shield of California HMO / UnitedHealthcare EPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### Exhibit 3c — 93/93/83 Contribution Method for Actives — Trio HMO / Doctors EPO\*

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	PY2023	\$60.22	\$120.23	\$412.94	\$39.75	\$485.47	\$1,196.97	\$0.00	\$225.69	\$676.35	\$937.19
	PY2024	\$61.93	\$123.65	\$424.70	\$39.42	\$497.84	\$1,229.63	\$0.00	\$259.24	\$776.99	\$991.03
	\$ Change	\$1.71	\$3.42	\$11.76	(\$0.33)	\$12.37	\$32.66	\$0.00	\$33.55	\$100.64	\$53.84
	% Change	2.8%	2.8%	2.8%	-0.8%	2.5%	2.7%	—	14.9%	14.9%	5.7%
Monthly Employer Contributions	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
	PY2024	\$822.76	\$1,642.75	\$2,073.53	\$2,002.89	\$2,461.32	\$2,461.32	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	\$22.72	\$45.45	\$57.40	\$57.00	\$69.71	\$69.71	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	2.8%	2.8%	2.8%	2.9%	2.9%	2.9%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$884.69	\$1,766.40	\$2,498.23	\$2,042.31	\$2,959.16	\$3,690.95	\$521.46	\$1,039.94	\$1,557.69	\$1,771.73
	\$ Change	\$24.43	\$48.87	\$69.16	\$56.67	\$82.08	\$102.37	\$67.09	\$134.18	\$201.27	\$154.47
	% Change	2.8%	2.8%	2.8%	2.9%	2.9%	2.9%	14.8%	14.8%	14.8%	9.6%

\* **NOTES:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC administers the Narrow Network Doctors EPO plan for Mixed Medicare retiree families.
- **For additional commentary on 93/93/83 contribution method, see page 23.**

# Blue Shield of California HMO / UnitedHealthcare EPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### Exhibit 3d — 100/96/83 Contribution Method for Actives — Trio HMO / Doctors EPO\*

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	PY2023	\$0.00	\$68.70	\$412.94	\$39.75	\$485.47	\$1,196.97	\$0.00	\$225.69	\$676.35	\$937.19
	PY2024	\$0.00	\$70.66	\$424.70	\$39.42	\$497.84	\$1,229.63	\$0.00	\$259.24	\$776.99	\$991.03
	\$ Change	\$0.00	\$1.96	\$11.76	(\$0.33)	\$12.37	\$32.66	\$0.00	\$33.55	\$100.64	\$53.84
	% Change	-	2.9%	2.8%	-0.8%	2.5%	2.7%	—	14.9%	14.9%	5.7%
Monthly Employer Contributions	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
	PY2024	\$884.69	\$1,695.74	\$2,073.53	\$2,002.89	\$2,461.32	\$2,461.32	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	\$24.43	\$46.91	\$57.40	\$57.00	\$69.71	\$69.71	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	2.8%	2.8%	2.8%	2.9%	2.9%	2.9%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$884.69	\$1,766.40	\$2,498.23	\$2,042.31	\$2,959.16	\$3,690.95	\$521.46	\$1,039.94	\$1,557.69	\$1,771.73
	\$ Change	\$24.43	\$48.87	\$69.16	\$56.67	\$82.08	\$102.37	\$67.09	\$134.18	\$201.27	\$154.47
	% Change	2.8%	2.8%	2.8%	2.9%	2.9%	2.9%	14.8%	14.8%	14.8%	9.6%

\* **NOTES:**

- Includes \$3.00 for the Health Care Sustainability Fund.
- UHC administers the Narrow Network Doctors 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 2024

### 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	PY2023	\$53.92	\$107.63	\$369.65	\$0.00	\$398.92	\$1,035.75
	PY2024	\$55.90	\$111.58	\$383.24	\$0.00	\$413.60	\$1,073.87
	\$ Change	\$1.98	\$3.95	\$13.59	\$0.00	\$14.68	\$38.12
	% Change	3.7%	3.7%	3.7%	—	3.7%	3.7%
Monthly Employer Contributions	PY2023	\$716.36	\$1,429.95	\$1,804.77	\$1,776.96	\$2,175.88	\$2,175.88
	PY2024	\$742.62	\$1,482.49	\$1,871.11	\$1,842.46	\$2,256.07	\$2,256.07
	\$ Change	\$26.26	\$52.54	\$66.34	\$65.50	\$80.19	\$80.19
	% Change	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Monthly Total Premium Rates	PY2023	\$770.28	\$1,537.58	\$2,174.42	\$1,776.96	\$2,574.80	\$3,211.63
	PY2024	\$798.52	\$1,594.07	\$2,254.35	\$1,842.46	\$2,669.67	\$3,329.94
	\$ Change	\$28.24	\$56.49	\$79.93	\$65.50	\$94.87	\$118.31
	% Change	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%

**\* NOTES:**

- 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 2024

### 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	PY2023	\$0.00	\$61.50	\$369.65	\$0.00	\$398.92	\$1,035.75
	PY2024	\$0.00	\$63.76	\$383.24	\$0.00	\$413.60	\$1,073.87
	\$ Change	\$0.00	\$2.26	\$13.59	\$0.00	\$14.68	\$38.12
	% Change	—	3.7%	3.7%	—	3.7%	3.7%
Monthly Employer Contributions	PY2023	\$770.28	\$1,476.08	\$1,804.77	\$1,776.96	\$2,175.88	\$2,175.88
	PY2024	\$798.52	\$1,530.31	\$1,871.11	\$1,842.46	\$2,256.07	\$2,256.07
	\$ Change	\$28.24	\$54.23	\$66.34	\$65.50	\$80.19	\$80.19
	% Change	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Monthly Total Premium Rates	PY2023	\$770.28	\$1,537.58	\$2,174.42	\$1,776.96	\$2,574.80	\$3,211.63
	PY2024	\$798.52	\$1,594.07	\$2,254.35	\$1,842.46	\$2,669.67	\$3,329.94
	\$ Change	\$28.24	\$56.49	\$79.93	\$65.50	\$94.87	\$118.31
	% Change	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%

**\* NOTES:**

- 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.**

# Non-Medicare PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### 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	PY2023	\$565.13	\$1,046.88	\$1,741.58	\$327.35	\$762.89	\$1,458.34	\$0.00	\$225.69	\$676.35	\$921.14
	PY2024	\$463.92	\$843.61	\$1,492.11	\$326.75	\$769.66	\$1,476.91	\$0.00	\$259.24	\$776.99	\$966.49
	\$ Change	(\$101.21)	(\$203.27)	(\$249.47)	(\$0.60)	+\$6.77	+\$18.57	\$0.00	\$33.55	\$100.64	\$45.35
	% Change	(17.9%)	(19.4%)	(14.3%)	(0.2%)	+0.9%	+1.3%	—	14.9%	14.9%	4.9%
Monthly Employer Contributions	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
	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$1,638.44	\$2,081.36	\$2,081.36	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	+\$125.09	+\$250.18	+\$315.95	+\$33.07	+\$40.46	+\$40.46	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	+14.4%	+14.4%	+14.4%	+2.1%	+2.0%	+2.0%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,459.35	\$2,831.71	\$4,001.77	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	\$ Change	+\$23.88	+\$46.91	+\$66.48	+\$32.47	+\$47.23	+\$59.03	\$67.09	\$134.18	\$201.27	\$145.98
	% Change	+1.7%	+1.7%	+1.7%	+1.7%	+1.7%	+1.7%	14.8%	14.8%	14.8%	9.1%

- Includes \$3.00 for the Health Care Sustainability Fund.
- Non-Medicare PPO Plan administered by Blue Shield of CA for most enrollees; UnitedHealthcare administers for Non-Medicare covered lives of Mixed Medicare retiree families where one or more Medicare covered live in the family enrolls in the UHC Medicare Advantage PPO Plan.
- For additional commentary on 93/93/83 contribution method, see page 23.

**\* NOTES:**

# Non-Medicare PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

### 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	PY2023	\$0.00	\$990.82	\$1,741.58	\$327.35	\$762.89	\$1,458.34	\$0.00	\$225.69	\$676.35	\$921.14
	PY2024	\$0.00	\$779.48	\$1,492.11	\$326.75	\$769.66	\$1,476.91	\$0.00	\$259.24	\$776.99	\$966.49
	\$ Change	\$0.00	(\$211.34)	(\$249.47)	(\$0.60)	+\$6.77	+\$18.57	\$0.00	\$33.55	\$100.64	\$45.35
	% Change	—	(21.3%)	(14.3%)	(0.2%)	0.9%	1.3%	—	14.9%	14.9%	4.9%
Monthly Employer Contributions	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
	PY2024	\$1,459.35	\$2,052.23	\$2,509.66	\$1,638.44	\$2,081.36	\$2,081.36	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	+\$23.88	+\$258.25	+\$315.95	+\$33.07	+\$40.46	+\$40.46	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	1.7%	14.4%	14.4%	2.1%	2.0%	2.0%	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,459.35	\$2,831.71	\$4,001.77	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	\$ Change	+\$23.88	+\$46.91	+\$66.48	+\$32.47	+\$47.23	+\$59.03	\$67.09	\$134.18	\$201.27	\$145.98
	% Change	+1.7%	+1.7%	+1.7%	+1.7%	+1.7%	+1.7%	14.8%	14.8%	14.8%	9.1%

- Includes \$3.00 for the Health Care Sustainability Fund.
- Non-Medicare PPO Plan administered by Blue Shield of CA for most enrollees; UnitedHealthcare administers for Non-Medicare covered lives of Mixed Medicare retiree families where one or more Medicare covered live in the family enrolls in the UHC Medicare Advantage PPO Plan.
- For additional commentary on 100/96/83 contribution method, see page 24.

**\* NOTES:**

# Non-Medicare PPO - Choice Not Available

Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

## 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	PY2023	\$65.51	\$130.81	\$449.31	\$77.54	\$513.08	\$1,208.53	\$0.00	\$225.69	\$676.35	\$921.14
	PY2024	\$74.93	\$149.64	\$514.03	\$132.25	\$575.17	\$1,282.42	\$0.00	\$259.24	\$776.99	\$966.49
	\$ Change	+\$9.42	+\$18.83	+\$64.72	+\$54.71	+\$62.09	+\$73.89	\$0.00	\$33.55	\$100.64	\$45.35
	% Change	+14.4%	+14.4%	+14.4%	+70.6%	+12.1%	+6.1%	—	14.9%	14.9%	4.9%
Monthly Employer Contributions	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
	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$1,832.94	\$2,275.85	\$2,275.85	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	+\$125.09	+\$250.18	+\$315.95	(\$22.24)	(\$14.86)	(\$14.86)	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	+14.4%	+14.4%	+14.4%	(1.2%)	(0.6%)	(0.6%)	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	\$ Change	+\$134.51	+\$269.01	+\$380.67	+\$32.47	+\$47.23	+\$59.03	\$67.09	\$134.18	\$201.27	\$145.98
	% Change	+14.4%	+14.4%	+14.4%	+1.7%	+1.7%	+1.7%	14.8%	14.8%	14.8%	9.1%

- Includes \$3.00 for the Health Care Sustainability Fund.
- Non-Medicare PPO Plan administered by Blue Shield of CA for most enrollees; UnitedHealthcare administers for Non-Medicare covered lives of Mixed Medicare retiree families where one or more Medicare covered live in the family enrolls in the UHC Medicare Advantage PPO Plan.
- **For additional commentary on 93/93/83 contribution method, see page 23.**

**\* NOTES:**



# Non-Medicare PPO - Choice Not Available

Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2024

## 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	PY2023	\$0.00	\$74.75	\$449.31	\$77.54	\$513.08	\$1,208.53	\$0.00	\$225.69	\$676.35	\$921.14
	PY2024	\$0.00	\$85.51	\$514.03	\$132.25	\$575.17	\$1,282.42	\$0.00	\$259.24	\$776.99	\$966.49
	\$ Change	\$0.00	+\$10.76	+\$64.72	+\$54.71	+\$62.09	+\$73.89	\$0.00	\$33.55	\$100.64	\$45.35
	% Change	—	+14.4%	+14.4%	+70.6%	+12.1%	+6.1%	—	14.9%	14.9%	4.9%
Monthly Employer Contributions	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
	PY2024	\$1,070.36	\$2,052.23	\$2,509.66	\$1,832.94	\$2,275.85	\$2,275.85	\$521.46	\$780.70	\$780.70	\$780.70
	\$ Change	+\$134.51	+\$258.25	+\$315.95	(\$22.24)	(\$14.86)	(\$14.86)	\$67.09	\$100.63	\$100.63	\$100.63
	% Change	+14.4%	+14.4%	+14.4%	(1.2%)	(0.6%)	(0.6%)	14.8%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	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
	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	\$ Change	+\$134.51	+\$269.01	+\$380.67	+\$32.47	+\$47.23	+\$59.03	\$67.09	\$134.18	\$201.27	\$145.98
	% Change	+14.4%	+14.4%	+14.4%	+1.7%	+1.7%	+1.7%	14.8%	14.8%	14.8%	9.1%

- Includes \$3.00 for the Health Care Sustainability Fund.
- Non-Medicare PPO Plan administered by Blue Shield of CA for most enrollees; UnitedHealthcare administers for Non-Medicare covered lives of Mixed Medicare retiree families where one or more Medicare covered live in the family enrolls in the UHC Medicare Advantage PPO Plan.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

**\* NOTES:**

# VSP Vision

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2024

### 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	PY2023	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	PY2024	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	\$ 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 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	PY2023	\$11.56	\$17.59	\$36.06	\$11.56	\$17.59	\$36.06
	PY2024	\$11.56	\$17.59	\$36.06	\$11.56	\$17.59	\$36.06
	\$ 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%

**\* NOTES:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions.
- Approximately 19,300 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 2024

### 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	PY2023	\$56.85	\$119.40	\$170.57	\$49.26	\$97.97	\$146.22
	PY2024	\$52.93	\$111.16	\$158.79	\$50.25	\$99.93	\$149.14
	\$ Change	(\$3.92)	(\$8.24)	(\$11.78)	\$0.99	\$1.96	\$2.92
	% Change	(6.9%)	(6.9%)	(6.9%)	2.0%	2.0%	2.0%

### 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	PY2023	\$5.00	\$10.00	\$15.00	\$49.26	\$97.97	\$146.22
	PY2024	\$5.00	\$10.00	\$15.00	\$50.25	\$99.93	\$149.14
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.99	\$1.96	\$2.92
	% Change	0.0%	0.0%	0.0%	2.0%	2.0%	2.0%

# DeltaCare USA

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2024

### 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	PY2023	\$26.48	\$43.68	\$64.61	\$29.52	\$48.71	\$72.05
	PY2024	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	\$ Change	\$0.00	\$0.00	\$0.00	\$2.70	\$4.46	\$6.60
	% Change	0.0%	0.0%	0.0%	9.1%	9.1%	9.1%

### 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	PY2023	\$0.00	\$0.00	\$0.00	\$29.52	\$48.71	\$72.05
	PY2024	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	\$ Change	—	—	—	\$2.70	\$4.46	\$6.60
	% Change	—	—	—	9.1%	9.1%	9.1%

**\* NOTE:**

- Retiree DeltaCare USA HMO 2023 rates included a one-time premium reduction due to suppressed claim experience in 2021 stemming from the COVID-19 pandemic. Retiree premiums for 2024 are returning to 2022 premium rate levels.

# UHC Dental

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2024

### 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	PY2023	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	PY2024	\$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	PY2023	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	PY2024	\$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 2024 Aggregate Costs

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

Plan Type	Plan Year 2023	Plan Year 2024	% Change	\$ Change
Basic Life Insurance	\$1,413,000	\$1,413,000	0.0%	\$0
Long-Term Disability Insurance	\$5,072,000	\$5,072,000	0.0%	\$0
<b>Subtotal—Employer-Paid Coverages</b>	<b>\$6,485,000</b>	<b>\$6,485,000</b>	<b>0.0%</b>	<b>\$0</b>
Employee-Paid Supplemental Life/Dependent Life Insurance	\$790,000	\$790,000	0.0%	\$0
<b>Total Annual Estimated Cost</b>	<b>\$7,275,000</b>	<b>\$7,275,000</b>	<b>0.0%</b>	<b>\$0</b>

# 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.