

San Francisco Health Service System Board of Supervisors

10-County Survey Results
Rates and Benefits Decisions
Calendar Year 2016

June 15, 2015

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Consulting | Health & Benefits



10-County Survey Results

Exhibit 1

Rank	County	CY 2015	CY 2016	% Change
1	Los Angeles	\$610.75	\$619.87	1.49%
2	San Diego	\$460.51	\$477.99	3.80%
3	Orange	\$567.79	\$525.51	-7.45%
4	Riverside	\$587.21	\$616.96	5.07%
5	San Bernardino	\$420.92	\$421.18	0.06%
6	Santa Clara	\$776.62	\$785.13	1.10%
7	Alameda	\$622.92	\$684.14	9.83%
8	Sacramento	\$535.31	\$549.40	2.63%
9	Contra Costa	\$607.18	\$623.46	2.68%
10	Fresno	\$488.79	\$488.79	0.00%
10-County Average		\$567.80	\$579.24	2.02%

Kaiser HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

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

		Active (Bargained)			Early Retiree			MAPD			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$38.78	\$77.42	\$265.89	\$0.00	\$275.97	\$734.09	\$0.00	\$156.10	\$467.39	\$614.22
	Plan Year 2016	\$38.78	\$77.42	\$265.91	\$0.00	\$275.99	\$734.14	\$0.00	\$159.48	\$477.74	\$617.63
	% Increase	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.00%	2.17%	2.22%	0.56%
	\$ Increase	\$0.00	\$0.00	\$0.02	\$0.00	\$0.02	\$0.05	\$0.00	\$3.38	\$10.35	\$3.41
Employer	Plan Year 2015	\$515.20	\$1,028.51	\$1,298.16	\$1,112.15	\$1,388.13	\$1,388.13	\$314.23	\$470.33	\$470.33	\$470.33
	Plan Year 2016	\$515.24	\$1,028.59	\$1,298.25	\$1,112.19	\$1,388.19	\$1,388.19	\$320.99	\$480.47	\$480.47	\$480.47
	% Increase	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	2.15%	2.16%	2.16%	2.16%
	\$ Increase	\$0.04	\$0.08	\$0.09	\$0.04	\$0.06	\$0.06	\$6.76	\$10.14	\$10.14	\$10.14
Total	Plan Year 2015	\$553.98	\$1,105.93	\$1,564.05	\$1,112.15	\$1,664.10	\$2,122.22	\$314.23	\$626.43	\$937.72	\$1,084.55
	Plan Year 2016	\$554.02	\$1,106.01	\$1,564.16	\$1,112.19	\$1,664.18	\$2,122.33	\$320.99	\$639.95	\$958.21	\$1,098.10
	% Increase	0.01%	0.01%	0.01%	0.00%	0.00%	0.01%	2.15%	2.16%	2.19%	1.25%
	\$ Increase	\$0.04	\$0.08	\$0.11	\$0.04	\$0.08	\$0.11	\$6.76	\$13.52	\$20.49	\$13.55

* **Note**—The 93/93/83 Contribution Model defines the following payment structure:

- EE Only: City contributes 93% towards total premium for employees selecting Single 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 Single, EE+1 and EE+2 tiers respectively.
- Members cover the remaining costs across all tiers.

Kaiser HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

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

		Active (Bargained)			Early Retiree			MAPD			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$0.00	\$44.24	\$265.89	\$0.00	\$275.97	\$734.09	\$0.00	\$156.10	\$467.39	\$614.22
	Plan Year 2016	\$0.00	\$44.24	\$265.91	\$0.00	\$275.99	\$734.14	\$0.00	\$159.48	\$477.74	\$617.63
	% Increase	0.00%	0.00%	0.01%	0.00%	0.01%	0.01%	0.00%	2.17%	2.22%	0.56%
	\$ Increase	\$0.00	\$0.00	\$0.02	\$0.00	\$0.02	\$0.05	\$0.00	\$3.38	\$10.35	\$3.41
Employer	Plan Year 2015	\$553.98	\$1,061.69	\$1,298.16	\$1,112.15	\$1,388.13	\$1,388.13	\$314.23	\$470.33	\$470.33	\$470.33
	Plan Year 2016	\$554.02	\$1,061.77	\$1,298.25	\$1,112.19	\$1,388.19	\$1,388.19	\$320.99	\$480.47	\$480.47	\$480.47
	% Increase	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	2.15%	2.16%	2.16%	2.16%
	\$ Increase	\$0.04	\$0.08	\$0.09	\$0.04	\$0.06	\$0.06	\$6.76	\$10.14	\$10.14	\$10.14
Total	Plan Year 2015	\$553.98	\$1,105.93	\$1,564.05	\$1,112.15	\$1,664.10	\$2,122.22	\$314.23	\$626.43	\$937.72	\$1,084.55
	Plan Year 2016	\$554.02	\$1,106.01	\$1,564.16	\$1,112.19	\$1,664.18	\$2,122.33	\$320.99	\$639.95	\$958.21	\$1,098.10
	% Increase	0.01%	0.01%	0.01%	0.00%	0.00%	0.01%	2.15%	2.16%	2.19%	1.25%
	\$ Increase	\$0.04	\$0.08	\$0.11	\$0.04	\$0.08	\$0.11	\$6.76	\$13.52	\$20.49	\$13.55

* **Note**—The 100/96/83 Contribution Model defines the following payment structure:

- EE Only: City contributes 100% towards total premium for employees selecting Single 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.

Blue Shield HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

Exhibit 3a — 93/93/83 Contribution Method *

		Active (Bargained)			Early Retiree			BSC 65 Plus / BSC Access+			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$45.32	\$90.49	\$310.82	\$39.78	\$375.29	\$932.21	\$0.00	\$191.28	\$573.16	\$748.21
	Plan Year 2016	\$50.51	\$100.87	\$346.50	\$71.14	\$445.00	\$1,042.17	\$0.00	\$186.23	\$558.00	\$783.40
	% Increase	11.45%	11.47%	11.48%	78.83%	18.57%	11.80%	0.00%	-2.64%	-2.64%	4.70%
	\$ Increase	\$5.19	\$10.38	\$35.68	\$31.36	\$69.71	\$109.96	\$0.00	(\$5.05)	(\$15.16)	\$35.19
Employer	Plan Year 2015	\$602.05	\$1,202.24	\$1,517.54	\$1,453.62	\$1,789.13	\$1,789.14	\$384.60	\$575.89	\$575.89	\$575.89
	Plan Year 2016	\$671.02	\$1,340.20	\$1,691.74	\$1,593.25	\$1,967.11	\$1,967.11	\$374.50	\$560.74	\$560.74	\$560.74
	% Increase	11.46%	11.48%	11.48%	9.61%	9.95%	9.95%	-2.63%	-2.63%	-2.63%	-2.63%
	\$ Increase	\$68.97	\$137.96	\$174.20	\$139.63	\$177.98	\$177.97	(\$10.10)	(\$15.15)	(\$15.15)	(\$15.15)
Total	Plan Year 2015	\$647.37	\$1,292.73	\$1,828.36	\$1,493.40	\$2,164.42	\$2,721.35	\$384.60	\$767.17	\$1,149.05	\$1,324.10
	Plan Year 2016	\$721.53	\$1,441.07	\$2,038.24	\$1,664.39	\$2,412.11	\$3,009.28	\$374.50	\$746.97	\$1,118.74	\$1,344.14
	% Increase	11.46%	11.47%	11.48%	11.45%	11.44%	10.58%	-2.63%	-2.63%	-2.64%	1.51%
	\$ Increase	\$74.16	\$148.34	\$209.88	\$170.99	\$247.69	\$287.93	(\$10.10)	(\$20.20)	(\$30.31)	\$20.04

* **Note**—The 93/93/83 Contribution Model defines the following payment structure:

- EE Only: City contributes 93% towards total premium for employees selecting Single 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 Single, EE+1 and EE+2 tiers respectively.
- Members cover the remaining costs across all tiers.

Blue Shield HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

Exhibit 3b — 100/96/83 Contribution Method *

		Active (Bargained)			Early Retiree			BSC 65 Plus / BSC Access+			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$0.00	\$51.71	\$310.82	\$39.78	\$375.29	\$932.22	\$0.00	\$191.28	\$573.16	\$748.21
	Plan Year 2016	\$0.00	\$57.64	\$346.50	\$71.14	\$445.00	\$1,042.17	\$0.00	\$186.23	\$558.00	\$783.40
	% Increase	0.00%	11.47%	11.48%	78.85%	18.57%	11.79%	0.00%	-2.64%	-2.64%	4.70%
	\$ Increase	\$0.00	\$5.93	\$35.68	\$31.36	\$69.71	\$109.95	\$0.00	(\$5.05)	(\$15.16)	\$35.19
Employer	Plan Year 2015	\$647.37	\$1,241.02	\$1,517.54	\$1,453.62	\$1,789.13	\$1,789.13	\$384.60	\$575.89	\$575.89	\$575.89
	Plan Year 2016	\$721.53	\$1,383.43	\$1,691.74	\$1,593.25	\$1,967.11	\$1,967.11	\$374.50	\$560.74	\$560.74	\$560.74
	% Increase	11.46%	11.48%	11.48%	9.61%	9.95%	9.95%	-2.63%	-2.63%	-2.63%	-2.63%
	\$ Increase	\$74.16	\$142.41	\$174.20	\$139.63	\$177.98	\$177.98	(\$10.10)	(\$15.15)	(\$15.15)	(\$15.15)
Total	Plan Year 2015	\$647.37	\$1,292.73	\$1,828.36	\$1,493.40	\$2,164.42	\$2,721.35	\$384.60	\$767.17	\$1,149.05	\$1,324.10
	Plan Year 2016	\$721.53	\$1,441.07	\$2,038.24	\$1,664.39	\$2,412.11	\$3,009.28	\$374.50	\$746.97	\$1,118.74	\$1,344.14
	% Increase	11.46%	11.47%	11.48%	11.45%	11.44%	10.58%	-2.63%	-2.63%	-2.64%	1.51%
	\$ Increase	\$74.16	\$148.34	\$209.88	\$170.99	\$247.69	\$287.93	(\$10.10)	(\$20.20)	(\$30.31)	\$20.04

* **Note**—The 100/96/83 Contribution Model defines the following payment structure:

- EE Only: City contributes 100% towards total premium for employees selecting Single 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.

City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Premium Rates for Calendar Year 2016

Exhibit 4 — City Plan (UHC) Premium Rates

Category	Enrollment	Plan Year 2015			Plan Year 2016			Percentage Change
	May 18, 2015 Headcounts	Premium Equivalent	Stabilization Amount	TOTAL	Premium Equivalent	Stabilization Amount	TOTAL	
Active EE	517	\$1,175.13	-\$162.72	\$1,012.41	\$1,264.80	-\$508.13	\$756.67	-25.26%
Active EE + 1	74	\$2,306.75	-\$319.40	\$1,987.35	\$2,482.01	-\$997.09	\$1,484.92	-25.28%
Active EE + 2	38	\$3,249.05	-\$449.23	\$2,799.82	\$3,509.73	-\$1,403.86	\$2,105.87	-24.79%
Early Retiree EE	415	\$1,376.30	-\$190.67	\$1,185.63	\$1,477.67	-\$543.22	\$934.45	-21.19%
Early Retiree EE + 1	126	\$2,709.06	-\$375.29	\$2,333.77	\$2,907.71	-\$1,068.93	\$1,838.78	-21.21%
Early Retiree EE+ 2	10	\$3,651.36	-\$505.11	\$3,146.25	\$3,935.43	-\$1,475.70	\$2,459.73	-21.82%
Medicare Retiree EE	4,264	\$315.69	-\$43.83	\$271.86	\$336.03	-\$55.37	\$280.66	3.24%
Medicare Retiree EE + 1	1,356	\$603.21	-\$83.74	\$519.47	\$640.25	-\$105.51	\$534.74	2.94%
Medicare Retiree EE + 2	16	\$1,545.52	-\$213.57	\$1,331.95	\$1,898.44	-\$512.28	\$1,386.16	4.07%
Total	6,816	\$48,474,102	-\$6,721,895	\$41,752,207	\$51,855,419	-\$13,824,944	\$38,030,475	-8.91%
Plan Year 2016 Estimated Cost Increase at May 18, 2015 Enrollment								

City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

Exhibit 5a — 93/93/83 Contribution Method

		Active (Bargained)			Early Retiree			COB / PPO			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$410.36	\$785.11	\$1,282.28	\$222.30	\$796.37	\$1,608.85	\$0.00	\$123.80	\$280.81	\$936.28
	Plan Year 2016	\$85.65	\$144.72	\$414.13	\$88.71	\$540.88	\$1,161.83	\$0.00	\$127.04	\$263.96	\$747.99
	% Increase	-79.13%	-81.57%	-67.70%	-60.09%	-32.08%	-27.79%	0.00%	2.62%	-6.00%	-20.11%
	\$ Increase	(\$324.71)	(\$640.39)	(\$868.15)	(\$133.59)	(\$255.49)	(\$447.02)	\$0.00	\$3.24	(\$16.85)	(\$188.29)
Employer	Plan Year 2015	\$602.05	\$1,202.24	\$1,517.54	\$963.33	\$1,537.40	\$1,537.40	\$271.86	\$395.67	\$395.67	\$395.67
	Plan Year 2016	\$671.02	\$1,340.20	\$1,691.74	\$845.74	\$1,297.90	\$1,297.90	\$280.66	\$407.70	\$407.70	\$407.70
	% Increase	11.46%	11.48%	11.48%	-12.21%	-15.58%	-15.58%	3.24%	3.04%	3.04%	3.04%
	\$ Increase	\$68.97	\$137.96	\$174.20	(\$117.59)	(\$239.50)	(\$239.50)	\$8.80	\$12.03	\$12.03	\$12.03
Total	Plan Year 2015	\$1,012.41	\$1,987.35	\$2,799.82	\$1,185.63	\$2,333.77	\$3,146.25	\$271.86	\$519.47	\$676.48	\$1,331.95
	Plan Year 2016	\$756.67	\$1,484.92	\$2,105.87	\$934.45	\$1,838.78	\$2,459.73	\$280.66	\$534.74	\$671.66	\$1,155.69
	% Increase	-25.26%	-25.28%	-24.79%	-21.19%	-21.21%	-21.82%	3.24%	2.94%	-0.71%	-13.23%
	\$ Increase	(\$255.74)	(\$502.43)	(\$693.95)	(\$251.18)	(\$494.99)	(\$686.52)	\$8.80	\$15.27	(\$4.82)	(\$176.26)

* **Note**—The 93/93/83 Contribution Model defines the following payment structure:

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- 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 Single, EE+1 and EE+2 tiers respectively.
- Members cover the remaining costs across all tiers.

City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

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

		Active (Bargained)			Early Retiree			COB / PPO			
		EE	EE+1	EE+2	EE	EE+1	EE+2	EE	EE+1	EE+2 (all Medicare)	EE+2
Members	Plan Year 2015	\$0.00	\$746.33	\$1,282.28	\$222.30	\$796.37	\$1,608.85	\$0.00	\$123.80	\$280.81	\$936.28
	Plan Year 2016	\$0.00	\$101.49	\$414.13	\$88.71	\$540.88	\$1,161.83	\$0.00	\$127.04	\$263.96	\$747.99
	% Increase	0.00%	-86.40%	-67.70%	-60.09%	-32.08%	-27.79%	0.00%	2.62%	-6.00%	-20.11%
	\$ Increase	\$0.00	(\$644.84)	(\$868.15)	(\$133.59)	(\$255.49)	(\$447.02)	\$0.00	\$3.24	(\$16.85)	(\$188.29)
Employer	Plan Year 2015	\$1,012.41	\$1,241.02	\$1,517.54	\$963.33	\$1,537.40	\$1,537.40	\$271.86	\$395.67	\$395.67	\$395.67
	Plan Year 2016	\$756.67	\$1,383.43	\$1,691.74	\$845.74	\$1,297.90	\$1,297.90	\$280.66	\$407.70	\$407.70	\$407.70
	% Increase	-25.26%	11.48%	11.48%	-12.21%	-15.58%	-15.58%	3.24%	3.04%	3.04%	3.04%
	\$ Increase	(\$255.74)	\$142.41	\$174.20	(\$117.59)	(\$239.50)	(\$239.50)	\$8.80	\$12.03	\$12.03	\$12.03
Total	Plan Year 2015	\$1,012.41	\$1,987.35	\$2,799.82	\$1,185.63	\$2,333.77	\$3,146.25	\$271.86	\$519.47	\$676.48	\$1,331.95
	Plan Year 2016	\$756.67	\$1,484.92	\$2,105.87	\$934.45	\$1,838.78	\$2,459.73	\$280.66	\$534.74	\$671.66	\$1,155.69
	% Increase	-25.26%	-25.28%	-24.79%	-21.19%	-21.21%	-21.82%	3.24%	2.94%	-0.71%	-13.23%
	\$ Increase	(\$255.74)	(\$502.43)	(\$693.95)	(\$251.18)	(\$494.99)	(\$686.52)	\$8.80	\$15.27	(\$4.82)	(\$176.26)

* **Note**—The 100/96/83 Contribution Model defines the following payment structure:

- EE Only: City contributes 100% towards total premium for employees selecting Single tier coverage. Members are free of premium charges.
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- 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.

VSP Vision: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2016

Exhibit 6 — Vision Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	EE	EE+1	EE+2
Rates	Plan Year 2015	\$3.99	\$8.00	\$11.32	\$3.99	\$8.00	\$11.32
	Plan Year 2016	\$4.03	\$8.08	\$11.43	\$4.03	\$8.08	\$11.43
	% Increase	1.06%	1.04%	0.97%	1.06%	1.04%	0.97%
	\$ Increase	\$0.04	\$0.08	\$0.11	\$0.04	\$0.08	\$0.11

Delta Dental PPO: Final Active / Retiree Monthly Contributions for Calendar Year 2016

Exhibit 7 — Dental PPO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	EE	EE+1	EE+2
Rates	Plan Year 2015	\$65.95	\$138.49	\$197.84	\$45.68	\$90.87	\$135.63
	Plan Year 2016	\$64.02	\$134.44	\$192.05	\$42.94	\$85.42	\$127.49
	% Increase	-2.93%	-2.92%	-2.93%	-6.00%	-6.00%	-6.00%
	\$ Increase	(\$1.93)	(\$4.05)	(\$5.79)	(\$2.74)	(\$5.45)	(\$8.14)

Delta Care USA : Final Active / Retiree Monthly Contributions for Calendar Year 2016

Exhibit 8 — Delta HMO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	EE	EE+1	EE+2
Rates	Plan Year 2015	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	Plan Year 2016	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	% Increase	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$ Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Pacific Union Dental: Final Active / Retiree Monthly Contributions for Calendar Year 2016

Exhibit 9 — Dental HMO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	EE	EE+1	EE+2
Rates	Plan Year 2015	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	Plan Year 2016	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	% Increase	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	\$ Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Life and Long Term Disability (LTD) Plan Year 2016 Aggregate Costs

Exhibit 10 — Life and LTD Plan Rates

Plan Type	Plan Year 2015	Plan Year 2016	% Increase	\$ Increase
Basic Life	\$316,000	\$900,000	185%	\$584,000.00
Supplemental Life / Dependent Life	\$77,000	\$220,000	186%	\$143,000.00
Long Term Disability	\$5,687,000	\$6,700,000	18%	\$1,013,000.00
Total Annual Estimated Cost	\$6,080,000	\$7,820,000	29%	\$1,740,000.00

Note—Life and long term disability premiums remain unchanged from the 2015 rates; however the 2015 MOU negotiations greatly increased the number of covered employees. The aggregate life and LTD plan cost for the 2016 plan year is projected at \$7.8 million, with \$0.2 million in member contributions and \$7.6 million in employer contributions.

Medicare Advantage NPPO (UHC)

Exhibit 11 — UHC NPPO Rate Card

City and County of San Francisco—2016 Health Plan Renewals
The City Plan—National PPO Medicare Advantage Program—Rates January 1, 2016 – December 31, 2016

NPPO	Retiree with Medicare	Retiree and Spouse with Medicare	Retiree and Family (all Medicare)	Retiree and Family
Premium	\$305.12	\$610.24	\$915.36	\$1,497.32
Vision	\$4.03	\$8.08	\$11.43	\$11.43
Expense	\$2.05	\$2.05	\$2.05	\$2.05
Total	\$311.20	\$620.37	\$928.84	\$1,510.80
10-County Amount (early retirees and retirees only) ¹	\$311.20	\$0.00	\$0.00	\$0.00
Single Retiree Offset ²	\$0.00	\$311.20	\$311.20	\$311.20
"Actuarial Difference" ³	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Subsidy ⁴	\$0.00	\$154.59	\$154.59	\$154.59
Subtotal City Contributions	\$311.20	\$465.78	\$465.78	\$465.78
Non-Bargained Contribution Rate	\$0.00	\$154.59	\$463.06	\$1,045.02
Final Member / Retiree Contribution 2016	\$0.00	\$154.59	\$463.06	\$1,045.02

Notes:

- 1) "10 County" City Contribution: Per Charter Section A8.423, the employer contribution must equal the average of the employer contribution to health premiums of the 10 most populous counties in California, not including San Francisco.
- 2) "Single Retiree Offset": Per Charter Section A8.428, for retirees = 10 County Amount; for Medicare eligible retirees = Medicare premium (because it is lower than 10 County Amount).
- 3) Retiree "Actuarial Difference": Per Charter Section A8.428, employer contributes the difference between a single employee and a single non-Medicare retiree cost of premium. Calculated for non-Medicare retiree only.
- 4) Prop. E Subsidy passed in November 2000 election: Per Charter A8.428, employer subsidy for retiree (R) and R+1 = 50% x [Total Rate Cost – 10 County – Actuarial Difference].