

# San Francisco Health Service System Board of Supervisors

10-County Survey Results

Rates and Benefits Decisions

Calendar Year 2019

June 19, 2018

Prepared by:  
Health & Benefits



# 10-County Survey Results (Monthly Basis)

## Exhibit 1

Rank	County	2017 Survey for SFHSS 2018 Rating	2018 Survey for SFHSS 2019 Rating	% Change
1	Los Angeles	\$673.99	\$700.41	3.92%
2	San Diego	\$536.54	\$581.03	8.29%
3	Orange	\$522.83	\$534.18	2.17%
4	Riverside	\$673.10	\$688.85	2.34%
5	San Bernardino	\$437.75	\$433.33	-1.01%
6	Santa Clara	\$1,008.88	\$1,018.12	0.92%
7	Alameda	\$711.48	\$720.74	1.30%
8	Sacramento	\$608.34	\$663.43	9.06%
9	Contra Costa	\$705.62	\$717.58	1.70%
10	Fresno	\$613.17	\$663.11	8.14%
<b>10-County Average</b>		<b>\$649.17</b>	<b>\$672.08</b>	<b>3.53%</b>

# Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2019

## 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 2018	\$42.95	\$85.59	\$293.81	\$0.00	\$304.57	\$810.17	\$0.00	\$189.68	\$567.97	\$695.28
	Plan Year 2019	\$42.80	\$85.31	\$292.88	\$0.00	\$303.66	\$807.74	\$0.00	\$164.93	\$493.72	\$669.01
	\$ Change	-\$0.15	-\$0.28	-\$0.93	+\$0.00	-\$0.91	-\$2.43	+\$0.00	-\$24.75	-\$74.25	-\$26.27
	% Change	-0.3%	-0.3%	-0.3%	—	-0.3%	-0.3%	-	-13.0%	-13.1%	-3.8%
Monthly Employer Contributions	Plan Year 2018	\$570.58	\$1,137.09	\$1,434.46	\$1,229.20	\$1,533.78	\$1,533.78	\$383.74	\$573.42	\$573.42	\$573.42
	Plan Year 2019	\$568.65	\$1,133.46	\$1,429.95	\$1,225.27	\$1,528.94	\$1,528.94	\$333.99	\$498.92	\$498.92	\$498.92
	\$ Change	-\$1.93	-\$3.63	-\$4.51	-\$3.93	-\$4.84	-\$4.84	-\$49.75	-\$74.50	-\$74.50	-\$74.50
	% Change	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-13.0%	-13.0%	-13.0%	-13.0%
Monthly Total Premium Rates	Plan Year 2018	\$613.53	\$1,222.68	\$1,728.27	\$1,229.20	\$1,838.35	\$2,343.95	\$383.74	\$763.10	\$1,141.39	\$1,268.70
	Plan Year 2019	\$611.45	\$1,218.77	\$1,722.83	\$1,225.27	\$1,832.60	\$2,336.68	\$333.99	\$663.85	\$992.64	\$1,167.93
	\$ Change	-\$2.08	-\$3.91	-\$5.44	-\$3.93	-\$5.75	-\$7.27	-\$49.75	-\$99.25	-\$148.75	-\$100.77
	% Change	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-13.0%	-13.0%	-13.0%	-7.9%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$48.91	\$293.81	\$0.00	\$304.57	\$810.17	\$0.00	\$189.68	\$567.97	\$695.28
	Plan Year 2019	\$0.00	\$48.75	\$292.88	\$0.00	\$303.66	\$807.74	\$0.00	\$164.93	\$493.72	\$669.01
	\$ Change	+\$0.00	-\$0.16	-\$0.93	+\$0.00	-\$0.91	-\$2.43	+\$0.00	-\$24.75	-\$74.25	-\$26.27
	% Change	—	-0.3%	-0.3%	—	-0.3%	-0.3%	-	-13.0%	-13.1%	-3.8%
Monthly Employer Contributions	Plan Year 2018	\$613.53	\$1,173.77	\$1,434.46	\$1,229.20	\$1,533.78	\$1,533.78	\$383.74	\$573.42	\$573.42	\$573.42
	Plan Year 2019	\$611.45	\$1,170.02	\$1,429.95	\$1,225.27	\$1,528.94	\$1,528.94	\$333.99	\$498.92	\$498.92	\$498.92
	\$ Change	-\$2.08	-\$3.75	-\$4.51	-\$3.93	-\$4.84	-\$4.84	-\$49.75	-\$74.50	-\$74.50	-\$74.50
	% Change	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-13.0%	-13.0%	-13.0%	-13.0%
Monthly Total Premium Rates	Plan Year 2018	\$613.53	\$1,222.68	\$1,728.27	\$1,229.20	\$1,838.35	\$2,343.95	\$383.74	\$763.10	\$1,141.39	\$1,268.70
	Plan Year 2019	\$611.45	\$1,218.77	\$1,722.83	\$1,225.27	\$1,832.60	\$2,336.68	\$333.99	\$663.85	\$992.64	\$1,167.93
	\$ Change	-\$2.08	-\$3.91	-\$5.44	-\$3.93	-\$5.75	-\$7.27	-\$49.75	-\$99.25	-\$148.75	-\$100.77
	% Change	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-13.0%	-13.0%	-13.0%	-7.9%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$614.09	\$1,633.47	\$0.00	\$196.57	\$589.02	\$1,215.95
	Plan Year 2019	\$0.00	\$663.23	\$1,764.19	\$0.00	\$159.94	\$479.14	\$1,260.90
	\$ Change	\$0.00	+\$49.14	+\$130.72	\$0.00	-\$36.63	-\$109.88	\$44.95
	% Change	-	+8.0%	+8.0%	-	-18.6%	-18.7%	3.7%
Monthly Employer Contributions	Plan Year 2018	\$1,232.56	\$1,846.65	\$1,846.65	\$397.52	\$594.09	\$594.09	\$594.09
	Plan Year 2019	\$1,330.59	\$1,993.83	\$1,993.83	\$324.02	\$483.97	\$483.97	\$483.97
	\$ Change	+\$98.03	+\$147.18	+\$147.18	-\$73.50	-\$110.12	-\$110.12	-\$110.12
	% Change	+8.0%	+8.0%	+8.0%	-18.5%	-18.5%	-18.5%	-18.5%
Monthly Total Premium Rates	Plan Year 2018	\$1,232.56	\$2,460.74	\$3,480.12	\$397.52	\$790.66	\$1,183.11	\$1,810.04
	Plan Year 2019	\$1,330.59	\$2,657.06	\$3,758.02	\$324.02	\$643.91	\$963.11	\$1,744.87
	\$ Change	+\$98.03	+\$196.32	+\$277.90	-\$73.50	-\$146.75	-\$220.00	-\$65.17
	% Change	+8.0%	+8.0%	+8.0%	-18.5%	-18.6%	-18.6%	-3.6%

\* **NOTE:** ■ Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.

# Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2019

## 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 2018	\$0.00	\$689.81	\$1,834.89	\$0.00	\$193.41	\$579.55	\$1,455.42
	Plan Year 2019	\$0.00	\$665.89	\$1,771.27	\$0.00	\$199.71	\$598.44	\$1,417.95
	\$ Change	\$0.00	-\$23.92	-\$63.62	\$0.00	+\$6.30	+\$18.89	-\$37.47
	% Change	-	-3.5%	-3.5%	-	+3.3%	+3.3%	-2.6%
Monthly Employer Contributions	Plan Year 2018	\$1,384.01	\$2,073.83	\$2,073.83	\$391.21	\$584.63	\$584.63	\$584.63
	Plan Year 2019	\$1,335.93	\$2,001.83	\$2,001.83	\$403.55	\$603.26	\$603.26	\$603.26
	\$ Change	-\$48.08	-\$72.00	-\$72.00	+\$12.34	+\$18.63	+\$18.63	+\$18.63
	% Change	-3.5%	-3.5%	-3.5%	+3.2%	+3.2%	+3.2%	+3.2%
Monthly Total Premium Rates	Plan Year 2018	\$1,384.01	\$2,763.64	\$3,908.72	\$391.21	\$778.04	\$1,164.18	\$2,040.05
	Plan Year 2019	\$1,335.93	\$2,667.72	\$3,773.10	\$403.55	\$802.97	\$1,201.70	\$2,021.21
	\$ Change	-\$48.08	-\$95.92	-\$135.62	+\$12.34	+\$24.93	+\$37.52	-\$18.84
	% Change	-3.5%	-3.5%	-3.5%	+3.2%	+3.2%	+3.2%	-0.9%

\* **NOTE:** ■ Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.

# Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2019

## 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 2018	\$0.00	\$420.39	\$1,118.24	\$0.00	\$177.32	\$531.28	\$1,017.43
	Plan Year 2019	\$0.00	\$482.83	\$1,284.33	\$0.00	\$185.99	\$557.28	\$1,150.98
	\$ Change	\$0.00	+\$62.44	+\$166.09	\$0.00	+\$8.67	+\$26.00	+\$133.55
	% Change	-	+14.9%	+14.9%	-	+4.9%	+4.9%	+13.1%
Monthly Employer Contributions	Plan Year 2018	\$845.18	\$1,265.58	\$1,265.58	\$359.03	\$536.36	\$536.36	\$536.36
	Plan Year 2019	\$969.81	\$1,452.65	\$1,452.65	\$376.11	\$562.10	\$562.10	\$562.10
	\$ Change	+\$124.63	+\$187.07	+\$187.07	+\$17.08	+\$25.74	+\$25.74	+\$25.74
	% Change	+14.7%	+14.8%	+14.8%	+4.8%	+4.8%	+4.8%	+4.8%
Monthly Total Premium Rates	Plan Year 2018	\$845.18	\$1,685.97	\$2,383.82	\$359.03	\$713.68	\$1,067.64	\$1,553.79
	Plan Year 2019	\$969.81	\$1,935.48	\$2,736.98	\$376.11	\$748.09	\$1,119.38	\$1,713.08
	\$ Change	+\$124.63	+\$249.51	+\$353.16	+\$17.08	+\$34.41	+\$51.74	+\$159.29
	% Change	+14.7%	+14.8%	+14.8%	+4.8%	+4.8%	+4.8%	+10.3%

\* **NOTE:** ■ Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.

# Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2019

## 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 2018	\$55.30	\$110.30	\$378.73	\$70.44	\$478.92	\$1,131.01	\$0.00	\$189.06	\$566.50	\$841.15
	Plan Year 2019	\$61.08	\$121.90	\$418.62	\$100.26	\$551.65	\$1,272.27	\$0.00	\$187.82	\$562.78	\$908.44
	\$ Change	+\$5.78	+\$11.60	+\$39.89	+\$29.82	+\$72.73	+\$141.26	+\$0.00	-\$1.24	-\$3.72	+\$67.29
	% Change	+10.5%	+10.5%	+10.5%	+42.3%	+15.2%	+12.5%	-	-0.7%	-0.7%	+8.0%
Monthly Employer Contributions	Plan Year 2018	\$734.76	\$1,465.45	\$1,849.09	\$1,750.74	\$2,159.21	\$2,159.21	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$811.53	\$1,619.49	\$2,043.88	\$1,911.82	\$2,363.20	\$2,363.20	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$76.77	+\$154.04	+\$194.79	+\$161.08	+\$203.99	+\$203.99	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+10.4%	+10.5%	+10.5%	+9.2%	+9.4%	+9.4%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$790.06	\$1,575.75	\$2,227.82	\$1,821.18	\$2,638.13	\$3,290.22	\$382.51	\$760.64	\$1,138.08	\$1,412.73
	Plan Year 2019	\$872.61	\$1,741.39	\$2,462.50	\$2,012.08	\$2,914.85	\$3,635.47	\$379.78	\$755.43	\$1,130.39	\$1,476.05
	\$ Change	+\$82.55	+\$165.64	+\$234.68	+\$190.90	+\$276.72	+\$345.25	-\$2.73	-\$5.21	-\$7.69	+\$63.32
	% Change	+10.4%	+10.5%	+10.5%	+10.4%	+10.5%	+10.5%	-0.7%	-0.7%	-0.7%	+4.5%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$63.03	\$378.73	\$70.44	\$478.92	\$1,131.01	\$0.00	\$189.06	\$566.50	\$841.15
	Plan Year 2019	\$0.00	\$69.66	\$418.62	\$100.26	\$551.65	\$1,272.27	\$0.00	\$187.82	\$562.78	\$908.44
	\$ Change	+\$0.00	+\$6.63	+\$39.89	+\$29.82	+\$72.73	+\$141.26	+\$0.00	-\$1.24	-\$3.72	+\$67.29
	% Change	—	+10.5%	+10.5%	+42.3%	+15.2%	+12.5%	-	-0.7%	-0.7%	+8.0%
Monthly Employer Contributions	Plan Year 2018	\$790.06	\$1,512.72	\$1,849.09	\$1,750.74	\$2,159.21	\$2,159.21	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$872.61	\$1,671.73	\$2,043.88	\$1,911.82	\$2,363.20	\$2,363.20	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$82.55	+\$159.01	+\$194.79	+\$161.08	+\$203.99	+\$203.99	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+10.4%	+10.5%	+10.5%	+9.2%	+9.4%	+9.4%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$790.06	\$1,575.75	\$2,227.82	\$1,821.18	\$2,638.13	\$3,290.22	\$382.51	\$760.64	\$1,138.08	\$1,412.73
	Plan Year 2019	\$872.61	\$1,741.39	\$2,462.50	\$2,012.08	\$2,914.85	\$3,635.47	\$379.78	\$755.43	\$1,130.39	\$1,476.05
	\$ Change	+\$82.55	+\$165.64	+\$234.68	+\$190.90	+\$276.72	+\$345.25	-\$2.73	-\$5.21	-\$7.69	+\$63.32
	% Change	+10.4%	+10.5%	+10.5%	+10.4%	+10.5%	+10.5%	-0.7%	-0.7%	-0.7%	+4.5%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$49.56	\$98.82	\$339.27	\$29.44	\$395.26	\$979.28	\$0.00	\$189.06	\$566.50	\$773.08
	Plan Year 2019	\$52.34	\$104.40	\$358.50	\$37.78	\$424.18	\$1,041.07	\$0.00	\$187.82	\$562.78	\$804.71
	\$ Change	+\$2.78	+\$5.58	+\$19.23	+\$8.34	+\$28.92	+\$61.79	+\$0.00	-\$1.24	-\$3.72	+\$31.63
	% Change	+5.6%	+5.7%	+5.7%	+28.3%	+7.3%	+6.3%	-	-0.7%	-0.7%	+4.1%
Monthly Employer Contributions	Plan Year 2018	\$658.49	\$1,312.90	\$1,656.45	\$1,601.54	\$1,967.37	\$1,967.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$695.31	\$1,387.05	\$1,750.34	\$1,684.49	\$2,070.89	\$2,070.89	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$36.82	+\$74.15	+\$93.89	+\$82.95	+\$103.52	+\$103.52	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+5.6%	+5.6%	+5.7%	+5.2%	+5.3%	+5.3%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$708.05	\$1,411.72	\$1,995.72	\$1,630.98	\$2,362.63	\$2,946.65	\$382.51	\$760.64	\$1,138.08	\$1,344.66
	Plan Year 2019	\$747.65	\$1,491.45	\$2,108.84	\$1,722.27	\$2,495.07	\$3,111.96	\$379.78	\$755.43	\$1,130.39	\$1,372.32
	\$ Change	+\$39.60	+\$79.73	+\$113.12	+\$91.29	+\$132.44	+\$165.31	-\$2.73	-\$5.21	-\$7.69	+\$27.66
	% Change	+5.6%	+5.6%	+5.7%	+5.6%	+5.6%	+5.6%	-0.7%	-0.7%	-0.7%	+2.1%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$56.47	\$339.27	\$29.44	\$395.26	\$979.28	\$0.00	\$189.06	\$566.50	\$773.08
	Plan Year 2019	\$0.00	\$59.66	\$358.50	\$37.78	\$424.18	\$1,041.07	\$0.00	\$187.82	\$562.78	\$804.71
	\$ Change	+\$0.00	+\$3.19	+\$19.23	+\$8.34	+\$28.92	+\$61.79	+\$0.00	-\$1.24	-\$3.72	+\$31.63
	% Change	—	+5.6%	+5.7%	+28.3%	+7.3%	+6.3%	-	-0.7%	-0.7%	+4.1%
Monthly Employer Contributions	Plan Year 2018	\$708.05	\$1,355.25	\$1,656.45	\$1,601.54	\$1,967.37	\$1,967.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$747.65	\$1,431.79	\$1,750.34	\$1,684.49	\$2,070.89	\$2,070.89	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$39.60	+\$76.54	+\$93.89	+\$82.95	+\$103.52	+\$103.52	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+5.6%	+5.6%	+5.7%	+5.2%	+5.3%	+5.3%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$708.05	\$1,411.72	\$1,995.72	\$1,630.98	\$2,362.63	\$2,946.65	\$382.51	\$760.64	\$1,138.08	\$1,344.66
	Plan Year 2019	\$747.65	\$1,491.45	\$2,108.84	\$1,722.27	\$2,495.07	\$3,111.96	\$379.78	\$755.43	\$1,130.39	\$1,372.32
	\$ Change	+\$39.60	+\$79.73	+\$113.12	+\$91.29	+\$132.44	+\$165.31	-\$2.73	-\$5.21	-\$7.69	+\$27.66
	% Change	+5.6%	+5.6%	+5.7%	+5.6%	+5.6%	+5.6%	-0.7%	-0.7%	-0.7%	+2.1%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$149.70	\$261.34	\$585.84	\$117.64	\$687.58	\$1,535.76	\$0.00	\$189.06	\$566.50	\$1,037.24
	Plan Year 2019	\$265.78	\$465.41	\$885.49	\$202.61	\$707.41	\$1,470.21	\$0.00	\$187.82	\$562.78	\$950.62
	\$ Change	+\$116.08	+\$204.07	+\$299.65	+\$84.97	+\$19.83	-\$65.55	+\$0.00	-\$1.24	-\$3.72	-\$86.62
	% Change	+77.5%	+78.1%	+51.1%	+72.2%	+2.9%	-4.3%	-	-0.7%	-0.7%	-8.4%
Monthly Employer Contributions	Plan Year 2018	\$734.76	\$1,465.45	\$1,849.09	\$1,072.43	\$1,642.37	\$1,642.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$811.53	\$1,619.49	\$2,043.88	\$1,085.27	\$1,590.07	\$1,590.07	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$76.77	+\$154.04	+\$194.79	+\$12.84	-\$52.30	-\$52.30	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+10.4%	+10.5%	+10.5%	+1.2%	-3.2%	-3.2%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$884.46	\$1,726.79	\$2,434.93	\$1,190.07	\$2,329.95	\$3,178.13	\$382.51	\$760.64	\$1,138.08	\$1,608.82
	Plan Year 2019	\$1,077.31	\$2,084.90	\$2,929.37	\$1,287.88	\$2,297.48	\$3,060.28	\$379.78	\$755.43	\$1,130.39	\$1,518.23
	\$ Change	+\$192.85	+\$358.11	+\$494.44	+\$97.81	-\$32.47	-\$117.85	-\$2.73	-\$5.21	-\$7.69	-\$90.59
	% Change	+21.8%	+20.7%	+20.3%	+8.2%	-1.4%	-3.7%	-0.7%	-0.7%	-0.7%	-5.6%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$214.07	\$585.84	\$117.64	\$687.58	\$1,535.76	\$0.00	\$189.06	\$566.50	\$1,037.24
	Plan Year 2019	\$0.00	\$413.17	\$885.49	\$202.61	\$707.41	\$1,470.21	\$0.00	\$187.82	\$562.78	\$950.62
	\$ Change	+\$0.00	+\$199.10	+\$299.65	+\$84.97	+\$19.83	-\$65.55	+\$0.00	-\$1.24	-\$3.72	-\$86.62
	% Change	—	+93.0%	+51.1%	+72.2%	+2.9%	-4.3%	-	-0.7%	-0.7%	-8.4%
Monthly Employer Contributions	Plan Year 2018	\$884.46	\$1,512.72	\$1,849.09	\$1,072.43	\$1,642.37	\$1,642.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$1,077.31	\$1,671.73	\$2,043.88	\$1,085.27	\$1,590.07	\$1,590.07	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$192.85	+\$159.01	+\$194.79	+\$12.84	-\$52.30	-\$52.30	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+21.8%	+10.5%	+10.5%	+1.2%	-3.2%	-3.2%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$884.46	\$1,726.79	\$2,434.93	\$1,190.07	\$2,329.95	\$3,178.13	\$382.51	\$760.64	\$1,138.08	\$1,608.82
	Plan Year 2019	\$1,077.31	\$2,084.90	\$2,929.37	\$1,287.88	\$2,297.48	\$3,060.28	\$379.78	\$755.43	\$1,130.39	\$1,518.23
	\$ Change	+\$192.85	+\$358.11	+\$494.44	+\$97.81	-\$32.47	-\$117.85	-\$2.73	-\$5.21	-\$7.69	-\$90.59
	% Change	+21.8%	+20.7%	+20.3%	+8.2%	-1.4%	-3.7%	-0.7%	-0.7%	-0.7%	-5.6%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$149.70	\$261.34	\$585.84	\$117.64	\$687.58	\$1,535.76	\$0.00	\$189.06	\$566.50	\$1,037.24
	Plan Year 2019	\$61.08	\$121.90	\$418.62	\$100.26	\$605.06	\$1,367.86	\$0.00	\$187.82	\$562.78	\$950.62
	\$ Change	-\$88.62	-\$139.44	-\$167.22	-\$17.38	-\$82.52	-\$167.90	+\$0.00	-\$1.24	-\$3.72	-\$86.62
	% Change	-59.2%	-53.4%	-28.5%	-14.8%	-12.0%	-10.9%	-	-0.7%	-0.7%	-8.4%
Monthly Employer Contributions	Plan Year 2018	\$734.76	\$1,465.45	\$1,849.09	\$1,072.43	\$1,642.37	\$1,642.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$811.53	\$1,619.49	\$2,043.88	\$1,187.62	\$1,692.42	\$1,692.42	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	+\$76.77	+\$154.04	+\$194.79	+\$115.19	+\$50.05	+\$50.05	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	+10.4%	+10.5%	+10.5%	+10.7%	+3.0%	+3.0%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$884.46	\$1,726.79	\$2,434.93	\$1,190.07	\$2,329.95	\$3,178.13	\$382.51	\$760.64	\$1,138.08	\$1,608.82
	Plan Year 2019	\$872.61	\$1,741.39	\$2,462.50	\$1,287.88	\$2,297.48	\$3,060.28	\$379.78	\$755.43	\$1,130.39	\$1,518.23
	\$ Change	-\$11.85	+\$14.60	+\$27.57	+\$97.81	-\$32.47	-\$117.85	-\$2.73	-\$5.21	-\$7.69	-\$90.59
	% Change	-1.3%	+0.8%	+1.1%	+8.2%	-1.4%	-3.7%	-0.7%	-0.7%	-0.7%	-5.6%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$0.00	\$214.07	\$585.84	\$117.64	\$687.58	\$1,535.76	\$0.00	\$189.06	\$566.50	\$1,037.24
	Plan Year 2019	\$0.00	\$69.66	\$418.62	\$100.26	\$605.06	\$1,367.86	\$0.00	\$187.82	\$562.78	\$950.62
	\$ Change	+\$0.00	-\$144.41	-\$167.22	-\$17.38	-\$82.52	-\$167.90	+\$0.00	-\$1.24	-\$3.72	-\$86.62
	% Change	—	-67.5%	-28.5%	-14.8%	-12.0%	-10.9%	-	-0.7%	-0.7%	-8.4%
Monthly Employer Contributions	Plan Year 2018	\$884.46	\$1,512.72	\$1,849.09	\$1,072.43	\$1,642.37	\$1,642.37	\$382.51	\$571.58	\$571.58	\$571.58
	Plan Year 2019	\$872.61	\$1,671.73	\$2,043.88	\$1,187.62	\$1,692.42	\$1,692.42	\$379.78	\$567.61	\$567.61	\$567.61
	\$ Change	-\$11.85	+\$159.01	+\$194.79	+\$115.19	+\$50.05	+\$50.05	-\$2.73	-\$3.97	-\$3.97	-\$3.97
	% Change	-1.3%	+10.5%	+10.5%	+10.7%	+3.0%	+3.0%	-0.7%	-0.7%	-0.7%	-0.7%
Monthly Total Premium Rates	Plan Year 2018	\$884.46	\$1,726.79	\$2,434.93	\$1,190.07	\$2,329.95	\$3,178.13	\$382.51	\$760.64	\$1,138.08	\$1,608.82
	Plan Year 2019	\$872.61	\$1,741.39	\$2,462.50	\$1,287.88	\$2,297.48	\$3,060.28	\$379.78	\$755.43	\$1,130.39	\$1,518.23
	\$ Change	-\$11.85	+\$14.60	+\$27.57	+\$97.81	-\$32.47	-\$117.85	-\$2.73	-\$5.21	-\$7.69	-\$90.59
	% Change	-1.3%	+0.8%	+1.1%	+8.2%	-1.4%	-3.7%	-0.7%	-0.7%	-0.7%	-5.6%

**\* NOTE:**

- Includes \$1.15 PEPM for Best Doctors a second opinion vendor and \$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 2019

## 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 2018	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	Plan Year 2019	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	% Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## 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 2018	\$10.86	\$15.54	\$30.82	\$10.86	\$15.54	\$30.82
	Plan Year 2019	\$9.36	\$14.04	\$29.32	\$9.36	\$14.04	\$29.32
	% Change	-13.8%	-9.7%	-4.9%	-13.8%	-9.7%	-4.9%
	\$ Change	-\$1.50	-\$1.50	-\$1.50	-\$1.50	-\$1.50	-\$1.50

**\* NOTE:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions



# Delta Dental PPO: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2019

## Exhibit 6a — Delta Dental PPO Total Premium Rates

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$63.04	\$132.38	\$189.11	\$45.77	\$91.04	\$135.88
	Plan Year 2019	\$60.48	\$127.00	\$181.43	\$45.77	\$91.04	\$135.88
	<b>% Change</b>	<b>-4.1%</b>	<b>-4.1%</b>	<b>-4.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>-\$2.56</b>	<b>-\$5.38</b>	<b>-\$7.68</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Exhibit 6b — Delta Dental PPO Member Contributions

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$5.00	\$10.00	\$15.00	\$45.77	\$91.04	\$135.88
	Plan Year 2019	\$5.00	\$10.00	\$15.00	\$45.77	\$91.04	\$135.88
	<b>% Change</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

# DeltaCare USA: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2019

## Exhibit 7a — DeltaCare USA HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	Plan Year 2019	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	<b>% Change</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Exhibit 7b — DeltaCare USA HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$0.00	\$0.00	\$0.00	\$32.85	\$54.21	\$80.19
	Plan Year 2019	\$0.00	\$0.00	\$0.00	\$32.85	\$54.21	\$80.19
	<b>% Change</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

# UHC Dental: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2019

## Exhibit 8a — UHC Dental HMO Total Premium Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	Plan Year 2019	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	<b>% Change</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Exhibit 8b — UHC Dental HMO Member Contributions

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2018	\$0.00	\$0.00	\$0.00	\$16.47	\$27.20	\$40.22
	Plan Year 2019	\$0.00	\$0.00	\$0.00	\$16.47	\$27.20	\$40.22
	<b>% Change</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
	<b>\$ Change</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

# Life Insurance and Long Term Disability (LTD) Plan Year 2019 Aggregate Costs

## Exhibit 9 — Life Insurance and LTD Plan Rates

Plan Type	Plan Year 2018	Plan Year 2019	% Change	\$ Change
Basic Life	\$1,065,000	\$1,065,000	0.0%	\$0
Supplemental Life / Dependent Life	\$960,000	\$960,000	0.0%	\$0
Long Term Disability	\$7,337,000	\$7,337,000	0.0%	\$0
<b>Total Annual Estimated Cost</b>	<b>\$9,362,000</b>	<b>\$9,362,000</b>	0.0%	\$0

# 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.