

# San Francisco Health Service System Board of Supervisors

10-County Survey Results

Rates and Benefits Decisions

Calendar Year 2020

June 18, 2019

Prepared by:  
Health & Benefits



# 10-County Survey Results (Monthly Basis)

## Exhibit 1

Rank	County	2018 Survey for SFHSS 2019 Rating	2019 Survey for SFHSS 2020 Rating	% Change
1	Los Angeles	\$700.41	\$714.58	2.02%
2	San Diego	\$581.03	\$604.00	3.95%
3	Orange	\$534.18	\$561.78	5.17%
4	Riverside	\$688.85	\$689.55	0.10%
5	San Bernardino	\$433.33	\$455.88	5.20%
6	Santa Clara	\$1,018.12	\$1,078.20	5.90%
7	Alameda	\$720.74	\$779.27	8.12%
8	Sacramento	\$663.43	\$692.63	4.40%
9	Contra Costa	\$717.58	\$753.74	5.04%
10	Fresno	\$663.11	\$729.57	10.02%
<b>10-County Average</b>		<b>\$672.08</b>	<b>\$705.92</b>	<b>5.04%</b>

# Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$42.80	\$85.31	\$292.88	\$0.00	\$303.66	\$807.74	\$0.00	\$164.93	\$493.72	\$669.01
	Plan Year 2020	\$45.20	\$90.19	\$309.72	\$0.00	\$321.37	\$854.85	\$0.00	\$184.86	\$553.53	\$718.34
	\$ Change	+\$2.40	+\$4.88	+\$16.84	-	+\$17.71	+\$47.11	-	+\$19.93	+\$59.81	+\$49.33
	% Change	+5.6%	+5.7%	+5.7%	-	+5.8%	+5.8%	-	+12.1%	+12.1%	+7.4%
Monthly Employer Contributions	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
	Plan Year 2020	\$600.51	\$1,198.26	\$1,512.18	\$1,295.75	\$1,617.12	\$1,617.12	\$372.71	\$557.58	\$557.58	\$557.58
	\$ Change	+\$31.86	+\$64.80	+\$82.23	+\$70.48	+\$88.18	+\$88.18	+\$38.72	+\$58.66	+\$58.66	+\$58.66
	% Change	+5.6%	+5.7%	+5.8%	+5.8%	+5.8%	+5.8%	+11.6%	+11.8%	+11.8%	+11.8%
Monthly Total Premium Rates	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
	Plan Year 2020	\$645.71	\$1,288.45	\$1,821.90	\$1,295.75	\$1,938.49	\$2,471.97	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	\$ Change	+\$34.26	+\$69.68	+\$99.07	+\$70.48	+\$105.89	+\$135.29	+\$38.72	+\$78.59	+\$118.47	+\$107.99
	% Change	+5.6%	+5.7%	+5.8%	+5.8%	+5.8%	+5.8%	+11.6%	+11.8%	+11.9%	+9.2%

**\* NOTE:**

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

# Kaiser Permanente HMO (California): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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
<b>Monthly Employee / Retiree Contributions</b>	Plan Year 2019	\$0.00	\$48.75	\$292.88	\$0.00	\$303.66	\$807.74	\$0.00	\$164.93	\$493.72	\$669.01
	Plan Year 2020	\$0.00	\$51.54	\$309.72	\$0.00	\$321.37	\$854.85	\$0.00	\$184.86	\$553.53	\$718.34
	\$ Change	-	+\$2.79	+\$16.84	-	+\$17.71	+\$47.11	-	+\$19.93	+\$59.81	+\$49.33
	% Change	-	+5.7%	+5.7%	-	+5.8%	+5.8%	-	+12.1%	+12.1%	+7.4%
<b>Monthly Employer Contributions</b>	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
	Plan Year 2020	\$645.71	\$1,236.91	\$1,512.18	\$1,295.75	\$1,617.12	\$1,617.12	\$372.71	\$557.58	\$557.58	\$557.58
	\$ Change	+\$34.26	+\$66.89	+\$82.23	+\$70.48	+\$88.18	+\$88.18	+\$38.72	+\$58.66	+\$58.66	+\$58.66
	% Change	+5.6%	+5.7%	+5.8%	+5.8%	+5.8%	+5.8%	+11.6%	+11.8%	+11.8%	+11.8%
<b>Monthly Total Premium Rates</b>	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
	Plan Year 2020	\$645.71	\$1,288.45	\$1,821.90	\$1,295.75	\$1,938.49	\$2,471.97	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	\$ Change	+\$34.26	+\$69.68	+\$99.07	+\$70.48	+\$105.89	+\$135.29	+\$38.72	+\$78.59	+\$118.47	+\$107.99
	% Change	+5.6%	+5.7%	+5.8%	+5.8%	+5.8%	+5.8%	+11.6%	+11.8%	+11.9%	+9.2%

**\* NOTE:**

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

# Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$663.23	\$1,764.19	\$0.00	\$159.94	\$479.14	\$1,260.90
	Plan Year 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
	\$ Change	-	+\$23.48	+\$62.44	-	+\$4.74	+\$14.22	+\$43.70
	% Change	-	+3.5%	+3.5%	-	+3.0%	+3.0%	+3.0%
Monthly Employer Contributions	Plan Year 2019	\$1,330.59	\$1,993.83	\$1,993.83	\$324.02	\$483.97	\$483.97	\$483.97
	Plan Year 2020	\$1,376.39	\$2,063.10	\$2,063.10	\$332.35	\$497.04	\$497.04	\$497.04
	\$ Change	+\$45.80	+\$69.27	+\$69.27	+\$8.33	+\$13.07	+\$13.07	+\$13.07
	% Change	+3.4%	+3.5%	+3.5%	+2.6%	+2.7%	+2.7%	+2.7%
Monthly Total Premium Rates	Plan Year 2019	\$1,330.59	\$2,657.06	\$3,758.02	\$324.02	\$643.91	\$963.11	\$1,744.87
	Plan Year 2020	\$1,376.39	\$2,749.81	\$3,889.73	\$332.35	\$661.72	\$990.40	\$1,801.64
	\$ Change	+\$45.80	+\$92.75	+\$131.71	+\$8.33	+\$17.81	+\$27.29	+\$56.77
	% Change	+3.4%	+3.5%	+3.5%	+2.6%	+2.8%	+2.8%	+3.3%

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

# Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$665.89	\$1,771.27	\$0.00	\$199.71	\$598.44	\$1,417.95
	Plan Year 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
	\$ Change	-	-\$29.94	-\$79.66	-	+\$11.20	+\$33.60	-\$151.39
	% Change	-	-4.5%	-4.5%	-	+5.6%	+5.6%	-10.7%
Monthly Employer Contributions	Plan Year 2019	\$1,335.93	\$2,001.83	\$2,001.83	\$403.55	\$603.26	\$603.26	\$603.26
	Plan Year 2020	\$1,274.88	\$1,910.84	\$1,910.84	\$424.80	\$635.71	\$635.71	\$635.71
	\$ Change	-\$61.05	-\$90.99	-\$90.99	+\$21.25	+\$32.45	+\$32.45	+\$32.45
	% Change	-4.6%	-4.5%	-4.5%	+5.3%	+5.4%	+5.4%	+5.4%
Monthly Total Premium Rates	Plan Year 2019	\$1,335.93	\$2,667.72	\$3,773.10	\$403.55	\$802.97	\$1,201.70	\$2,021.21
	Plan Year 2020	\$1,274.88	\$2,546.79	\$3,602.45	\$424.80	\$846.62	\$1,267.75	\$1,902.28
	\$ Change	-\$61.05	-\$120.93	-\$170.65	+\$21.25	+\$43.65	+\$66.05	-\$118.93
	% Change	-4.6%	-4.5%	-4.5%	+5.3%	+5.4%	+5.5%	-5.9%

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

# Kaiser Permanente Multi State HMO: Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$482.83	\$1,284.33	\$0.00	\$185.99	\$557.28	\$1,150.98
	Plan Year 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
	\$ Change	-	-\$13.17	-\$35.04	-	-	-	-\$26.35
	% Change	-	-2.7%	-2.7%	-	-	-	-2.3%
Monthly Employer Contributions	Plan Year 2019	\$969.81	\$1,452.65	\$1,452.65	\$376.11	\$562.10	\$562.10	\$562.10
	Plan Year 2020	\$942.31	\$1,411.97	\$1,411.97	\$374.96	\$560.95	\$560.95	\$560.95
	\$ Change	-\$27.50	-\$40.68	-\$40.68	-\$1.15	-\$1.15	-\$1.15	-\$1.15
	% Change	-2.8%	-2.8%	-2.8%	-0.3%	-0.2%	-0.2%	-0.2%
Monthly Total Premium Rates	Plan Year 2019	\$969.81	\$1,935.48	\$2,736.98	\$376.11	\$748.09	\$1,119.38	\$1,713.08
	Plan Year 2020	\$942.31	\$1,881.63	\$2,661.26	\$374.96	\$746.94	\$1,118.23	\$1,685.58
	\$ Change	-\$27.50	-\$53.85	-\$75.72	-\$1.15	-\$1.15	-\$1.15	-\$27.50
	% Change	-2.8%	-2.8%	-2.8%	-0.3%	-0.2%	-0.1%	-1.6%

\* 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 2020

## 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 2019	\$61.08	\$121.90	\$418.62	\$100.26	\$551.65	\$1,272.27	\$0.00	\$187.82	\$562.78	\$908.44
	Plan Year 2020	\$62.43	\$124.67	\$428.21	\$92.98	\$555.24	\$1,293.21	\$0.00	\$219.42	\$657.57	\$957.39
	\$ Change	+\$1.35	+\$2.77	+\$9.59	-\$7.28	+\$3.59	+\$20.94	-	+\$31.60	+\$94.79	+\$48.95
	% Change	+2.2%	+2.3%	+2.3%	-7.3%	+0.7%	+1.6%	-	+16.8%	+16.8%	+5.4%
Monthly Employer Contributions	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
	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,966.24	\$2,428.51	\$2,428.51	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$17.92	+\$36.82	+\$46.80	+\$54.42	+\$65.31	+\$65.31	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+2.2%	+2.3%	+2.3%	+2.8%	+2.8%	+2.8%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$2,059.22	\$2,983.75	\$3,721.72	\$441.82	\$880.66	\$1,318.81	\$1,618.63
	\$ Change	+\$19.27	+\$39.59	+\$56.39	+\$47.14	+\$68.90	+\$86.25	+\$62.04	+\$125.23	+\$188.42	+\$142.58
	% Change	+2.2%	+2.3%	+2.3%	+2.3%	+2.4%	+2.4%	+16.3%	+16.6%	+16.7%	+9.7%

**\* NOTE:**

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



# Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$69.66	\$418.62	\$100.26	\$551.65	\$1,272.27	\$0.00	\$187.82	\$562.78	\$908.44
	Plan Year 2020	\$0.00	\$71.24	\$428.21	\$92.98	\$555.24	\$1,293.21	\$0.00	\$219.42	\$657.57	\$957.39
	\$ Change	-	+\$1.58	+\$9.59	-\$7.28	+\$3.59	+\$20.94	-	+\$31.60	+\$94.79	+\$48.95
	% Change	-	+2.3%	+2.3%	-7.3%	+0.7%	+1.6%	-	+16.8%	+16.8%	+5.4%
Monthly Employer Contributions	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
	Plan Year 2020	\$891.88	\$1,709.74	\$2,090.68	\$1,966.24	\$2,428.51	\$2,428.51	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$19.27	+\$38.01	+\$46.80	+\$54.42	+\$65.31	+\$65.31	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+2.2%	+2.3%	+2.3%	+2.8%	+2.8%	+2.8%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$2,059.22	\$2,983.75	\$3,721.72	\$441.82	\$880.66	\$1,318.81	\$1,618.63
	\$ Change	+\$19.27	+\$39.59	+\$56.39	+\$47.14	+\$68.90	+\$86.25	+\$62.04	+\$125.23	+\$188.42	+\$142.58
	% Change	+2.2%	+2.3%	+2.3%	+2.3%	+2.4%	+2.4%	+16.3%	+16.6%	+16.7%	+9.7%

**\* NOTE:**

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

# Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$52.34	\$104.40	\$358.50	\$37.78	\$424.18	\$1,041.07	\$0.00	\$187.82	\$562.78	\$804.71
	Plan Year 2020	\$52.76	\$105.32	\$361.71	\$23.87	\$414.25	\$1,037.48	\$0.00	\$219.42	\$657.57	\$842.65
	\$ Change	+\$0.42	+\$0.92	+\$3.21	-\$13.91	-\$9.93	-\$3.59	-	+\$31.60	+\$94.79	+\$37.94
	% Change	+0.8%	+0.9%	+0.9%	-36.8%	-2.3%	-0.3%	-	+16.8%	+16.8%	+4.7%
Monthly Employer Contributions	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
	Plan Year 2020	\$700.90	\$1,399.21	\$1,766.01	\$1,714.80	\$2,105.19	\$2,105.19	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$5.59	+\$12.16	+\$15.67	+\$30.31	+\$34.30	+\$34.30	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+0.8%	+0.9%	+0.9%	+1.8%	+1.7%	+1.7%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$753.66	\$1,504.53	\$2,127.72	\$1,738.67	\$2,519.44	\$3,142.67	\$441.82	\$880.66	\$1,318.81	\$1,503.89
	\$ Change	+\$6.01	+\$13.08	+\$18.88	+\$16.40	+\$24.37	+\$30.71	+\$62.04	+\$125.23	+\$188.42	+\$131.57
	% Change	+0.8%	+0.9%	+0.9%	+1.0%	+1.0%	+1.0%	+16.3%	+16.6%	+16.7%	+9.6%

**\* NOTE:**

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

# Blue Shield of California HMO: Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$59.66	\$358.50	\$37.78	\$424.18	\$1,041.07	\$0.00	\$187.82	\$562.78	\$804.71
	Plan Year 2020	\$0.00	\$60.18	\$361.71	\$23.87	\$414.25	\$1,037.48	\$0.00	\$219.42	\$657.57	\$842.65
	\$ Change	-	+\$0.52	+\$3.21	-\$13.91	-\$9.93	-\$3.59	-	+\$31.60	+\$94.79	+\$37.94
	% Change	-	+0.9%	+0.9%	-36.8%	-2.3%	-0.3%	-	+16.8%	+16.8%	+4.7%
Monthly Employer Contributions	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
	Plan Year 2020	\$753.66	\$1,444.35	\$1,766.01	\$1,714.80	\$2,105.19	\$2,105.19	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$6.01	+\$12.56	+\$15.67	+\$30.31	+\$34.30	+\$34.30	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+0.8%	+0.9%	+0.9%	+1.8%	+1.7%	+1.7%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$753.66	\$1,504.53	\$2,127.72	\$1,738.67	\$2,519.44	\$3,142.67	\$441.82	\$880.66	\$1,318.81	\$1,503.89
	\$ Change	+\$6.01	+\$13.08	+\$18.88	+\$16.40	+\$24.37	+\$30.71	+\$62.04	+\$125.23	+\$188.42	+\$131.57
	% Change	+0.8%	+0.9%	+0.9%	+1.0%	+1.0%	+1.0%	+16.3%	+16.6%	+16.7%	+9.6%

**\* NOTE:**

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

# City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$265.78	\$465.41	\$885.49	\$202.61	\$707.41	\$1,470.21	\$0.00	\$187.82	\$562.78	\$950.62
	Plan Year 2020	\$355.66	\$638.70	\$1,141.53	\$239.59	\$684.20	\$1,369.33	\$0.00	\$219.42	\$657.57	\$904.55
	\$ Change	+\$89.88	+\$173.29	+\$256.04	+\$36.98	-\$23.21	-\$100.88	-	+\$31.60	+\$94.79	-\$46.07
	% Change	+33.8%	+37.2%	+28.9%	+18.3%	-3.3%	-6.9%	-	+16.8%	+16.8%	-4.8%
Monthly Employer Contributions	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
	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,271.25	\$1,715.85	\$1,715.85	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$17.92	+\$36.82	+\$46.80	+\$185.98	+\$125.78	+\$125.78	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+2.2%	+2.3%	+2.3%	+17.1%	+7.9%	+7.9%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$1,185.11	\$2,295.01	\$3,232.21	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	\$ Change	+\$107.80	+\$210.11	+\$302.84	+\$222.96	+\$102.57	+\$24.90	+\$62.04	+\$125.23	+\$188.42	+\$47.56
	% Change	+10.0%	+10.1%	+10.3%	+17.3%	+4.5%	+0.8%	+16.3%	+16.6%	+16.7%	+3.1%

**\* NOTE:**

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

# City Plan (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$413.17	\$885.49	\$202.61	\$707.41	\$1,470.21	\$0.00	\$187.82	\$562.78	\$950.62
	Plan Year 2020	\$0.00	\$585.27	\$1,141.53	\$239.59	\$684.20	\$1,369.33	\$0.00	\$219.42	\$657.57	\$904.55
	\$ Change	-	+\$172.10	+\$256.04	+\$36.98	-\$23.21	-\$100.88	-	+\$31.60	+\$94.79	-\$46.07
	% Change	-	+41.7%	+28.9%	+18.3%	-3.3%	-6.9%	-	+16.8%	+16.8%	-4.8%
Monthly Employer Contributions	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
	Plan Year 2020	\$1,185.11	\$1,709.74	\$2,090.68	\$1,271.25	\$1,715.85	\$1,715.85	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$107.80	+\$38.01	+\$46.80	+\$185.98	+\$125.78	+\$125.78	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+10.0%	+2.3%	+2.3%	+17.1%	+7.9%	+7.9%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$1,185.11	\$2,295.01	\$3,232.21	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	\$ Change	+\$107.80	+\$210.11	+\$302.84	+\$222.96	+\$102.57	+\$24.90	+\$62.04	+\$125.23	+\$188.42	+\$47.56
	% Change	+10.0%	+10.1%	+10.3%	+17.3%	+4.5%	+0.8%	+16.3%	+16.6%	+16.7%	+3.1%

**\* NOTE:**

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

# City Plan—Choice Not Available (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$61.08	\$121.90	\$418.62	\$100.26	\$605.06	\$1,367.86	\$0.00	\$187.82	\$562.78	\$950.62
	Plan Year 2020	\$62.43	\$124.67	\$428.21	\$92.98	\$537.58	\$1,222.71	\$0.00	\$219.42	\$657.57	\$904.55
	\$ Change	+\$1.35	+\$2.77	+\$9.59	-\$7.28	-\$67.48	-\$145.15	-	+\$31.60	+\$94.79	-\$46.07
	% Change	+2.2%	+2.3%	+2.3%	-7.3%	-11.2%	-10.6%	-	+16.8%	+16.8%	-4.8%
Monthly Employer Contributions	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
	Plan Year 2020	\$829.45	\$1,656.31	\$2,090.68	\$1,417.86	\$1,862.47	\$1,862.47	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$17.92	+\$36.82	+\$46.80	+\$230.24	+\$170.05	+\$170.05	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+2.2%	+2.3%	+2.3%	+19.4%	+10.0%	+10.0%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	\$ Change	+\$19.27	+\$39.59	+\$56.39	+\$222.96	+\$102.57	+\$24.90	+\$62.04	+\$125.23	+\$188.42	+\$47.56
	% Change	+2.2%	+2.3%	+2.3%	+17.3%	+4.5%	+0.8%	+16.3%	+16.6%	+16.7%	+3.1%

**\* NOTE:**

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

# City Plan—Choice Not Available (UHC): Final Active / Early Retiree / Medicare Monthly Rates for Calendar Year 2020

## 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 2019	\$0.00	\$69.66	\$418.62	\$100.26	\$605.06	\$1,367.86	\$0.00	\$187.82	\$562.78	\$950.62
	Plan Year 2020	\$0.00	\$71.24	\$428.21	\$92.98	\$537.58	\$1,222.71	\$0.00	\$219.42	\$657.57	\$904.55
	\$ Change	-	+\$1.58	+\$9.59	-\$7.28	-\$67.48	-\$145.15	-	+\$31.60	+\$94.79	-\$46.07
	% Change	-	+2.3%	+2.3%	-7.3%	-11.2%	-10.6%	-	+16.8%	+16.8%	-4.8%
Monthly Employer Contributions	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
	Plan Year 2020	\$891.88	\$1,709.74	\$2,090.68	\$1,417.86	\$1,862.47	\$1,862.47	\$441.82	\$661.24	\$661.24	\$661.24
	\$ Change	+\$19.27	+\$38.01	+\$46.80	+\$230.24	+\$170.05	+\$170.05	+\$62.04	+\$93.63	+\$93.63	+\$93.63
	% Change	+2.2%	+2.3%	+2.3%	+19.4%	+10.0%	+10.0%	+16.3%	+16.5%	+16.5%	+16.5%
Monthly Total Premium Rates	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
	Plan Year 2020	\$891.88	\$1,780.98	\$2,518.89	\$1,510.84	\$2,400.05	\$3,085.18	\$441.82	\$880.66	\$1,318.81	\$1,565.79
	\$ Change	+\$19.27	+\$39.59	+\$56.39	+\$222.96	+\$102.57	+\$24.90	+\$62.04	+\$125.23	+\$188.42	+\$47.56
	% Change	+2.2%	+2.3%	+2.3%	+17.3%	+4.5%	+0.8%	+16.3%	+16.6%	+16.7%	+3.1%

\* NOTE:

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

# VSP Vision: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2020

## Exhibit 5a — Vision Basic Plan Premium Rates (Employer Paid)

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2019	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	Plan Year 2020	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	<b>% Change</b>	-	-	-	-	-	-
	<b>\$ Change</b>	-	-	-	-	-	-

## Exhibit 5b — Vision Premier Plan (Buy Up) Member Contributions\*

		Active Employees			Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
<b>Monthly Premium Rates</b>	Plan Year 2019	\$9.36	\$14.04	\$29.32	\$9.36	\$14.04	\$29.32
	Plan Year 2020	\$9.93	\$14.98	\$31.06	\$9.93	\$14.98	\$31.06
	<b>% Change</b>	<b>+6.1%</b>	<b>+6.7%</b>	<b>+5.9%</b>	<b>+6.1%</b>	<b>+6.7%</b>	<b>+5.9%</b>
	<b>\$ Change</b>	<b>+\$0.57</b>	<b>+\$0.94</b>	<b>+\$1.74</b>	<b>+\$0.57</b>	<b>+\$0.94</b>	<b>+\$1.74</b>

**\* 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 2020

## 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 2019	\$60.48	\$127.00	\$181.43	\$45.77	\$91.04	\$135.88
	Plan Year 2020	\$57.28	\$120.28	\$171.83	\$45.77	\$91.04	\$135.88
	<b>% Change</b>	<b>-5.3%</b>	<b>-5.3%</b>	<b>-5.3%</b>	-	-	-
	<b>\$ Change</b>	<b>-\$3.20</b>	<b>-\$6.72</b>	<b>-\$9.60</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 2019	\$5.00	\$10.00	\$15.00	\$45.77	\$91.04	\$135.88
	Plan Year 2020	\$5.00	\$10.00	\$15.00	\$45.77	\$91.04	\$135.88
	<b>% Change</b>	-	-	-	-	-	-
	<b>\$ Change</b>	-	-	-	-	-	-

# DeltaCare USA: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2020

## 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 2019	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	Plan Year 2020	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	<b>% Change</b>	-	-	-	-	-	-
	<b>\$ Change</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 2019	\$0.00	\$0.00	\$0.00	\$32.85	\$54.21	\$80.19
	Plan Year 2020	\$0.00	\$0.00	\$0.00	\$32.85	\$54.21	\$80.19
	<b>% Change</b>	-	-	-	-	-	-
	<b>\$ Change</b>	-	-	-	-	-	-

# UHC Dental: Final Active / Retiree Monthly Total Rates and Contributions for Calendar Year 2020

## 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 2019	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	Plan Year 2020	\$28.63	\$47.28	\$69.90	\$16.47	\$27.20	\$40.22
	<b>% Change</b>	<b>+3.0%</b>	<b>+3.0%</b>	<b>+3.0%</b>	-	-	-
	<b>\$ Change</b>	<b>+\$0.83</b>	<b>+\$1.38</b>	<b>+\$2.04</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 2019	\$0.00	\$0.00	\$0.00	\$16.47	\$27.20	\$40.22
	Plan Year 2020	\$0.00	\$0.00	\$0.00	\$16.47	\$27.20	\$40.22
	<b>% Change</b>	-	-	-	-	-	-
	<b>\$ Change</b>	-	-	-	-	-	-

# Life Insurance and Long Term Disability (LTD) Plan Year 2020 Aggregate Costs

## Exhibit 9 — Life Insurance and LTD Plan Rates

Plan Type	Plan Year 2019	Plan Year 2020	% Change	\$ Change
Basic Life	\$1,174,000	\$1,673,000	+42.5%	+\$499,000
Supplemental Life / Dependent Life	\$876,000	\$757,000	-13.5%	-\$119,000
Long Term Disability	\$7,736,000	\$6,186,000	-20.0%	-\$1,550,000
<b>Total Annual Estimated Cost</b>	<b>\$9,786,000</b>	<b>\$8,616,000</b>	<b>-12.0%</b>	<b>-\$1,170,000</b>

# 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.