

## REGULAR FULL-TIME EMPLOYEES

Monthly FY 2014 Health Insurance Premiums  
Effective July 1, 2013 through June 30, 2014

Kaiser Permanente											
	HMO (In Plan Coverage Only)					POS (In Plan or out of Plan Coverage)					
	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	
<b>Individual</b>											
Monthly	\$479.89	\$383.91	80.00%	\$95.98	20.00%						
Bi-Weekly*				\$47.99							
<b>Employee + One</b>											
Monthly	\$959.77	\$767.82	80.00%	\$191.95	20.00%						
Bi-Weekly*				\$95.98							
<b>Family</b>											
Monthly	\$1,223.71	\$978.97	80.00%	\$244.74	20.00%						
Bi-Weekly*				\$122.37							

Plan Will Not Be Offered in FY 2014\*\*

United Health Care											
	Choice (In Plan Coverage Only)					Choice Plus (In Plan or out of Plan Coverage)					
	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	
<b>Individual</b>											
Monthly	\$575.00	\$460.00	80.00%	\$115.00	20.00%	\$686.79	\$460.00	66.98%	\$226.78	33.02%	
Bi-Weekly*				\$57.50					\$113.39		
<b>Employee + One</b>											
Monthly	\$1,150.01	\$920.01	80.00%	\$230.00	20.00%	\$1,452.11	\$920.01	63.36%	\$532.10	36.64%	
Bi-Weekly*				\$115.00					\$266.05		
<b>Family</b>											
Monthly	\$1,477.77	\$1,182.21	80.00%	\$295.55	20.00%	\$1,866.16	\$1,182.21	63.35%	\$683.95	36.65%	
Bi-Weekly*				\$147.78					\$341.98		

\*Bi-Weekly payments are for 24 pay periods. Premium payments are not deducted for two pay periods per year.

\*\*Kaiser has informed the City that due to the plan design changes enacted in FY 2014 it will be unable to support the POS plan offered to employees and retirees in FY 2013. With the discontinuation of the POS plan, employees and retirees enrolled in the Kaiser POS plan in FY 2013 will be required to select a new City sponsored plan, or drop their coverage, during the FY 2014 open enrollment period which will take place in May 2013.

## REGULAR PART-TIME EMPLOYEES

Monthly FY 2014 Health Insurance Premiums  
Effective July 1, 2013 through June 30, 2014

		Kaiser Permanente									
		HMO (In Plan Coverage Only)					POS (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
<b>Individual</b>	Monthly	\$479.89	\$239.95	50.00%	\$239.95	50.00%	Plan Will Not Be Offered in FY 2014**				
	Bi-Weekly*				\$119.97						
<b>Employee + One</b>	Monthly	\$959.77	\$479.89	50.00%	\$479.89	50.00%					
	Bi-Weekly*				\$239.94						
<b>Family</b>	Monthly	\$1,223.71	\$611.86	50.00%	\$611.86	50.00%					
	Bi-Weekly*				\$305.93						

		United Health Care									
		Choice (In Plan Coverage Only)					Choice Plus (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
<b>Individual</b>	Monthly	\$575.00	\$287.50	50.00%	\$287.50	50.00%	\$686.79	\$287.50	41.86%	\$399.29	58.14%
	Bi-Weekly*				\$143.75					\$199.64	
<b>Employee + One</b>	Monthly	\$1,150.01	\$575.00	50.00%	\$575.00	50.00%	\$1,452.11	\$575.00	39.60%	\$877.11	60.40%
	Bi-Weekly*				\$287.50					\$438.55	
<b>Family</b>	Monthly	\$1,477.77	\$738.88	50.00%	\$738.88	50.00%	\$1,866.16	\$738.88	39.59%	\$1,127.28	60.41%
	Bi-Weekly*				\$369.44					\$563.64	

\*Bi-Weekly payments are for 24 pay periods. Premium payments are not deducted for two pay periods per year.

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# CITY RETIREES

## Monthly FY 2014 Health Insurance Premiums Effective July 1, 2013 through June 30, 2014

Kaiser Permanente															
	HMO (In Plan Coverage Only)					POS Coverage (In Plan or out of Plan Coverage)									
	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST					
<b>Kaiser Permanente Under 65 Individual</b>	Plan will not be offered in FY 2014*														
Monthly Premium											\$477.83	\$260.00	54.41%	\$217.83	45.59%
<b>Retiree + One</b>															
Monthly Premium											\$914.04	\$260.00	28.45%	\$654.04	71.55%
<b>Family</b>															
Monthly Premium											\$1,433.49	\$260.00	18.14%	\$1,173.49	81.86%
<b>Kaiser Permanente Over 65 Individual</b>	<b>Medicare Plus - Must have Parts A &amp; B</b> <b>Note: Kaiser Medicare Rates effective 1/1/2012 through 12/31/2012</b>														
Monthly Premium	\$208.55	\$260.00	100.00%	\$0.00	0.00%										
<b>Retiree + One (Both Medicare)</b>															
Monthly Premium	\$417.00	\$260.00	62.35%	\$157.00	37.65%										
<b>Retiree + One (One Medicare, One Not)</b>															
Monthly Premium	\$681.70	\$260.00	38.14%	\$421.70	61.86%										

United Health Care										
	HMO (In Plan Coverage Only)					POS Coverage (In Plan or out of Plan Coverage)				
	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST
<b>United Health Care Under 65 Individual</b>	UHC Choice (In Plan Coverage Only)					Choice Plus Coverage (In Plan or Out of Plan Coverage)				
Monthly Premium	\$578.40	\$260.00	44.95%	\$318.40	55.05%	\$686.81	\$260.00	37.86%	\$426.81	62.14%
<b>Retiree + One</b>										
Monthly Premium	\$1,108.26	\$260.00	23.46%	\$848.26	76.54%	\$1,314.33	\$260.00	19.78%	\$1,054.33	80.22%
<b>Family</b>										
Monthly Premium	\$1,738.14	\$260.00	14.96%	\$1,478.14	85.04%	\$2,060.42	\$260.00	12.62%	\$1,800.42	87.38%
<b>United Health Care Over 65 Individual</b>	<b>Choice Coverage &gt;65</b> <b>Must have Medicare Parts A &amp; B</b>									
Monthly Premium	\$520.96	\$260.00	49.91%	\$260.96	50.09%	\$617.55	\$260.00	42.10%	\$357.55	57.90%
<b>Retiree + One</b>										
Monthly Premium	\$1,080.97	\$260.00	24.05%	\$820.97	75.95%	\$1,281.37	\$260.00	20.29%	\$1,021.37	79.71%
<b>Family</b>										
Monthly Premium	\$1,746.73	\$260.00	14.88%	\$1,486.73	85.12%	\$2,135.61	\$260.00	12.17%	\$1,875.61	87.83%

\*Kaiser has informed the City that due to the plan design changes enacted in FY 2014 it will be unable to support the POS plan offered to employees and retirees in FY 2013. With the discontinuation of the POS plan, employees and retirees enrolled in the Kaiser POS plan in FY 2013 will be required to select a new City sponsored plan, or drop their coverage, during the FY 2014 open enrollment period which will take place in May 2013.

# COBRA PARTICIPANTS

## Monthly FY 2014 Health Insurance Premiums Effective July 1, 2013 through June 30, 2014

Kaiser Permanente											
	HMO (In Plan Coverage Only)						POS Coverage (In Plan or out of Plan Coverage)				
	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
<b>Individual</b> Monthly	\$479.89	\$0.00	0.00%	\$489.49	102.00%	Plan will not be offered in FY 2014*					
<b>Employee + One</b> Monthly	\$959.77	\$0.00	0.00%	\$978.97	102.00%						
<b>Family</b> Monthly	\$1,223.71	\$0.00	0.00%	\$1,248.18	102.00%						

United Health Care											
	Choice (In Plan Coverage Only)						Choice Plus Coverage (In Plan or out of Plan Coverage)				
	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
<b>Individual</b> Monthly	\$575.00	\$0.00	0.00%	\$586.50	102.00%		\$686.79	\$0.00	0.00%	\$700.53	102.00%
<b>Employee + One</b> Monthly	\$1,150.01	\$0.00	0.00%	\$1,173.01	102.00%		\$1,452.11	\$0.00	0.00%	\$1,481.15	102.00%
<b>Family</b> Monthly	\$1,477.77	\$0.00	0.00%	\$1,507.33	102.00%		\$1,866.16	\$0.00	0.00%	\$1,903.48	102.00%

*\*\*Kaiser has informed the City that due to the plan design changes enacted in FY 2014 it will be unable to support the POS plan offered to employees and retirees in FY 2013. With the discontinuation of the POS plan, employees and retirees enrolled in the Kaiser POS plan in FY 2013 will be required to select a new City sponsored plan, or drop their coverage, during the FY 2014 open enrollment period which will take place in May 2013.*

### FY 2014 Approved Health Insurance Premium Rates - Employee Share Only

The table below is a comparison of the FY 2013 Approved health insurance premium rates versus the FY 2014 Approved.

Employee Share		FY 2014 Approved Premium Rates				
Provider	Plan Type	FY 2013 Total Monthly Premium Cost	Revised FY 2014 Employee Monthly Cost	Monthly \$ Change FY13 - FY14	Monthly % Change FY13 - FY14	Annual \$ Change FY13 - FY14 Revised
Kaiser HMO	Individual	\$101.56	\$95.98	-\$5.58	-5.5%	-\$66.94
	Employee + One	\$203.11	\$191.95	-\$11.16	-5.5%	-\$133.90
	Family	\$258.97	\$244.74	-\$14.23	-5.5%	-\$170.71
Kaiser POS	Individual	\$255.66	Plan will not be supported by Kaiser in FY 2014*			N/A
	Employee + One	\$735.82				
	Family	\$883.58				
United HMO	Individual	\$117.09	\$115.00	-\$2.09	-1.8%	-\$25.02
	Employee + One	\$234.17	\$230.00	-\$4.17	-1.8%	-\$50.04
	Family	\$300.91	\$295.55	-\$5.36	-1.8%	-\$64.31
United PPO	Individual	\$230.90	\$226.78	-\$4.11	-1.8%	-\$49.34
	Employee + One	\$541.75	\$532.10	-\$9.65	-1.8%	-\$115.78
	Family	\$696.35	\$683.95	-\$12.40	-1.8%	-\$148.82

*\*Kaiser has informed the City that due to the plan design changes enacted in FY 2014 it will be unable to support the POS plan offered to employees and retirees in FY 2013. With the discontinuation of the POS plan, employees and retirees enrolled in the Kaiser POS plan in FY 2013 are required to select a new City sponsored plan, or drop their coverage, during the FY 2014 open enrollment period which will take place in May 2013.*