

San Francisco Health Service System Board of Supervisors

10-County Survey Results

Rates and Benefits Decisions

Calendar Year 2017

June 27, 2016

Prepared by:

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10-County Survey Results

Exhibit 1

Rank	County	CY 2016	CY 2017	% Change
1	Los Angeles	\$619.87	\$648.37	4.60%
2	San Diego	\$477.99	\$507.13	6.10%
3	Orange	\$525.51	\$517.98	-1.43%
4	Riverside	\$616.96	\$652.09	5.69%
5	San Bernardino	\$421.18	\$417.04	-0.98%
6	Santa Clara	\$785.13	\$917.21	16.82%
7	Alameda	\$684.14	\$687.86	0.54%
8	Sacramento	\$549.40	\$574.78	4.62%
9	Contra Costa	\$623.46	\$637.99	2.33%
10	Fresno	\$488.79	\$488.00	-0.16%
10-County Average		\$579.24	\$604.84	4.42%

Kaiser Permanente HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2017

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

		Active			Early Retiree			MAPD			
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2	RET	RET + 1	RET + 2 All Medicare	RET + 2 Other
Employee/ Retiree Contributions	Plan Year 2016	\$38.78	\$77.42	\$265.91	\$0.00	\$275.99	\$734.14	\$0.00	\$159.48	\$477.74	\$617.63
	Plan Year 2017	\$40.78	\$81.25	\$278.90	\$0.00	\$289.08	\$768.95	\$0.00	\$172.36	\$516.40	\$652.23
	\$ Increase	+\$2.00	+\$3.83	+\$12.99	+\$0.00	+\$13.09	+\$34.81	+\$0.00	+\$12.88	+\$38.66	+\$34.60
	% Increase	+5.16%	+4.95%	+4.89%	—	+4.74%	+4.74%	—	+8.08%	+8.09%	+5.60%
Employer Contributions	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
	Plan Year 2017	\$541.76	\$1,079.45	\$1,361.67	\$1,167.51	\$1,456.59	\$1,456.59	\$349.11	\$521.48	\$521.48	\$521.48
	\$ Increase	+\$26.52	+\$50.86	+\$63.42	+\$55.32	+\$68.40	+\$68.40	+\$28.12	+\$41.01	+\$41.01	+\$41.01
	% Increase	+5.15%	+4.94%	+4.89%	+4.97%	+4.93%	+4.93%	+8.76%	+8.54%	+8.54%	+8.54%
Total Rate	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
	Plan Year 2017	\$582.54	\$1,160.70	\$1,640.57	\$1,167.51	\$1,745.67	\$2,225.54	\$349.11	\$693.84	\$1,037.88	\$1,173.71
	\$ Increase	+\$28.52	+\$54.69	+\$76.41	+\$55.32	+\$81.49	+\$103.21	+\$28.12	+\$53.89	+\$79.67	+\$75.61
	% Increase	+5.15%	+4.94%	+4.89%	+4.97%	+4.90%	+4.86%	+8.76%	+8.42%	+8.31%	+6.89%

* **NOTE:**

- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 15.**

Kaiser Permanente HMO: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2017

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

		Active			Early Retiree			MAPD			
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2	RET	RET + 1	RET + 2 All Medicare	RET + 2 Other
Employee/ Retiree Contributions	Plan Year 2016	\$0.00	\$44.24	\$265.91	\$0.00	\$275.99	\$734.14	\$0.00	\$159.48	\$477.74	\$617.63
	Plan Year 2017	\$0.00	\$46.43	\$278.90	\$0.00	\$289.08	\$768.95	\$0.00	\$172.36	\$516.40	\$652.23
	\$ Increase	+\$0.00	+\$2.19	+\$12.99	+\$0.00	+\$13.09	+\$34.81	+\$0.00	+\$12.88	+\$38.66	+\$34.60
	% Increase	—	+4.95%	+4.89%	—	+4.74%	+4.74%	—	+8.08%	+8.09%	+5.60%
Employer Contributions	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
	Plan Year 2017	\$582.54	\$1,114.27	\$1,361.67	\$1,167.51	\$1,456.59	\$1,456.59	\$349.11	\$521.48	\$521.48	\$521.48
	\$ Increase	+\$28.52	+\$52.50	+\$63.42	+\$55.32	+\$68.40	+\$68.40	+\$28.12	+\$41.01	+\$41.01	+\$41.01
	% Increase	+5.15%	+4.94%	+4.89%	+4.97%	+4.93%	+4.93%	+8.76%	+8.54%	+8.54%	+8.54%
Total Rate	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
	Plan Year 2017	\$582.54	\$1,160.70	\$1,640.57	\$1,167.51	\$1,745.67	\$2,225.54	\$349.11	\$693.84	\$1,037.88	\$1,173.71
	\$ Increase	+\$28.52	+\$54.69	+\$76.41	+\$55.32	+\$81.49	+\$103.21	+\$28.12	+\$53.89	+\$79.67	+\$75.61
	% Increase	+5.15%	+4.94%	+4.89%	+4.97%	+4.90%	+4.86%	+8.76%	+8.42%	+8.31%	+6.89%

* **NOTE:**

- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 16.**

Blue Shield of California HMO: Final Active / Early Retiree Monthly Contributions for Calendar Year 2017

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

		Active			Early Retiree		
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2
Employee / Retiree Contributions	Plan Year 2016	\$50.51	\$100.87	\$346.50	\$71.14	\$445.00	\$1,042.17
	Plan Year 2017	\$52.66	\$105.01	\$360.53	\$73.70	\$462.50	\$1,083.16
	\$ Increase	+\$2.15	+\$4.14	+\$14.03	+\$2.56	+\$17.50	+\$40.99
	% Increase	+4.26%	+4.10%	+4.05%	+3.60%	+3.93%	+3.93%
Employer Contributions	Plan Year 2016	\$671.02	\$1,340.20	\$1,691.74	\$1,593.25	\$1,967.11	\$1,967.11
	Plan Year 2017	\$699.59	\$1,395.08	\$1,760.23	\$1,659.72	\$2,048.51	\$2,048.52
	\$ Increase	+\$28.57	+\$54.88	+\$68.49	+\$66.47	+\$81.40	+\$81.41
	% Increase	+4.26%	+4.09%	+4.05%	+4.17%	+4.14%	+4.14%
Total Rate	Plan Year 2016	\$721.53	\$1,441.07	\$2,038.24	\$1,664.39	\$2,412.11	\$3,009.28
	Plan Year 2017	\$752.25	\$1,500.09	\$2,120.76	\$1,733.42	\$2,511.01	\$3,131.68
	\$ Increase	+\$30.72	+\$59.02	+\$82.52	+\$69.03	+\$98.90	+\$122.40
	% Increase	+4.26%	+4.10%	+4.05%	+4.15%	+4.10%	+4.07%

*** NOTE:**

- The 2017 Medicare cost for Blue Shield members are based on the UHC retiree replacement programs premiums adopted at the June 21, 2016 Health Service Board meeting.
- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 15.**

Blue Shield of California HMO: Final Active / Early Retiree Monthly Contributions for Calendar Year 2017

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

		Active			Early Retiree		
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2
Employee / Retiree Contributions	Plan Year 2016	\$0.00	\$57.64	\$346.50	\$71.14	\$445.00	\$1,042.17
	Plan Year 2017	\$0.00	\$60.00	\$360.53	\$73.70	\$462.50	\$1,083.16
	\$ Increase	+\$0.00	+\$2.36	+\$14.03	+\$2.56	+\$17.50	+\$40.99
	% Increase	—	+4.09%	+4.05%	+3.60%	+3.93%	+3.93%
Employer Contributions	Plan Year 2016	\$721.53	\$1,383.43	\$1,691.74	\$1,593.25	\$1,967.11	\$1,967.11
	Plan Year 2017	\$752.25	\$1,440.09	\$1,760.23	\$1,659.72	\$2,048.51	\$2,048.52
	\$ Increase	+\$30.72	+\$56.66	+\$68.49	+\$66.47	+\$81.40	+\$81.41
	% Increase	+4.26%	+4.10%	+4.05%	+4.17%	+4.14%	+4.14%
Total Rate	Plan Year 2016	\$721.53	\$1,441.07	\$2,038.24	\$1,664.39	\$2,412.11	\$3,009.28
	Plan Year 2017	\$752.25	\$1,500.09	\$2,120.76	\$1,733.42	\$2,511.01	\$3,131.68
	\$ Increase	+\$30.72	+\$59.02	+\$82.52	+\$69.03	+\$98.90	+\$122.40
	% Increase	+4.26%	+4.10%	+4.05%	+4.15%	+4.10%	+4.07%

*** NOTE:**

- The 2017 Medicare cost for Blue Shield members are based on the UHC retiree replacement programs premiums adopted at the June 21, 2016 Health Service Board meeting.
- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 16.**

City Plan (UHC): Final Active / Early Retiree/Medicare Monthly Contributions for Calendar Year 2017

Exhibit 4a — 93/93/83 Contribution Method *

		Active			Early Retiree			MAPD			
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2	RET	RET + 1	RET + 2 All Medicare	RET + 2 Other
Employee / Retiree Contributions	Plan Year 2016	\$85.65	\$144.72	\$414.13	\$88.71	\$540.88	\$1,161.83	\$0.00	\$127.04	\$263.96	\$747.99
	Plan Year 2017	\$102.81	\$166.01	\$430.34	\$98.78	\$648.15	\$1,426.75	\$0.00	\$176.19	\$527.89	\$1,037.15
	\$ Increase	+\$17.16	+\$21.28	+\$16.21	+\$10.07	+\$107.27	+\$264.92	+\$0.00	+\$49.15	+\$263.93	+\$289.16
	% Increase	+20.04%	+14.71%	+3.91%	+11.35%	+19.83%	+22.80%	—	+38.69%	+99.99%	+38.66%
Employer Contributions	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
	Plan Year 2017	\$699.59	\$1,395.08	\$1,760.23	\$1,043.70	\$1,593.07	\$1,593.07	\$329.18	\$477.79	\$450.20	\$477.79
	\$ Increase	+\$28.57	+\$54.88	+\$68.49	+\$197.96	+\$295.17	+\$295.17	+\$48.52	+\$70.09	+\$42.50	+\$70.09
	% Increase	+4.26%	+4.10%	+4.05%	+23.41%	+22.74%	+22.74%	+17.29%	+17.19%	+10.42%	+17.19%
Total Rate	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
	Plan Year 2017	\$802.40	\$1,561.09	\$2,190.57	\$1,142.48	\$2,241.22	\$3,019.82	\$329.18	\$653.98	\$978.09	\$1,514.94
	\$ Increase	+\$45.73	+\$76.17	+\$84.70	+\$208.03	+\$402.44	+\$560.09	+\$48.52	+\$119.24	+\$306.43	+\$359.25
	% Increase	+6.04%	+5.13%	+4.02%	+22.26%	+21.89%	+22.77%	+17.29%	+22.30%	+45.62%	+31.09%

*** NOTE:**

- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 15.**

City Plan (UHC): Final Active / Early Retiree/Medicare Monthly Contributions for Calendar Year 2017

Exhibit 4b — 100/96/83 Contribution Method *

		Active			Early Retiree			MAPD			
		EE	EE + 1	EE + 2	RET	RET + 1	RET + 2	RET	RET + 1	RET + 2 All Medicare	RET + 2 Other
Employee / Retiree Contributions	Plan Year 2016	\$0.00	\$101.49	\$414.13	\$88.71	\$540.88	\$1,161.83	\$0.00	\$127.04	\$263.96	\$747.99
	Plan Year 2017	\$0.00	\$121.00	\$430.34	\$98.78	\$648.15	\$1,426.75	\$0.00	\$176.19	\$527.89	\$1,037.15
	\$ Increase	+\$0.00	+\$19.51	+\$16.21	+\$10.07	+\$107.27	+\$264.92	+\$0.00	+\$49.15	+\$263.93	+\$289.16
	% Increase	—	+19.22%	+3.91%	+11.35%	+19.83%	+22.80%	—	+38.69%	+99.99%	+38.66%
Employer Contributions	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
	Plan Year 2017	\$802.40	\$1,440.09	\$1,760.23	\$1,043.71	\$1,593.07	\$1,593.08	\$329.18	\$477.79	\$450.20	\$477.79
	\$ Increase	+\$45.73	+\$56.66	+\$68.49	+\$197.97	+\$295.17	+\$295.18	+\$48.52	+\$70.09	+\$42.50	+\$70.09
	% Increase	+6.04%	+4.10%	+4.05%	+23.41%	+22.74%	+22.74%	+17.29%	+17.19%	+10.42%	+17.19%
Total Rate	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
	Plan Year 2017	\$802.40	\$1,561.09	\$2,190.57	\$1,142.48	\$2,241.22	\$3,019.82	\$329.18	\$653.98	\$978.09	\$1,514.94
	\$ Increase	+\$45.73	+\$76.17	+\$84.70	+\$208.03	+\$402.44	+\$560.09	+\$48.52	+\$119.24	+\$306.43	+\$359.25
	% Increase	+6.04%	+5.13%	+4.02%	+22.26%	+21.89%	+22.77%	+17.29%	+22.30%	+45.62%	+31.09%

* **NOTE:**

- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.
- **Additional footnotes are defined on page 16.**

VSP Vision: Final Active / Early Retiree / Medicare Monthly Contributions for Calendar Year 2017

Exhibit 5 — Vision Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	RET	RET+1	RET+2
Rates	Plan Year 2016	\$4.03	\$8.08	\$11.43	\$4.03	\$8.08	\$11.43
	Plan Year 2017	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
	% Increase	-1.99%	-1.98%	-2.01%	-1.99%	-1.98%	-2.01%
	\$ Increase	(\$0.08)	(\$0.16)	(\$0.23)	(\$0.08)	(\$0.16)	(\$0.23)

Delta Dental PPO: Final Active / Retiree Monthly Contributions for Calendar Year 2017

Exhibit 6 — Dental PPO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	RET	RET+1	RET+2
Rates	Plan Year 2016	\$64.02	\$134.44	\$192.05	\$42.94	\$85.42	\$127.49
	Plan Year 2017	\$64.51	\$135.48	\$193.54	\$42.94	\$85.42	\$127.49
	% Increase	0.77%	0.77%	0.78%	0.00%	0.00%	0.00%
	\$ Increase	\$0.49	\$1.04	\$1.49	\$0.00	\$0.00	\$0.00

Delta Care USA: Final Active / Retiree Monthly Contributions for Calendar Year 2017

Exhibit 7 — Delta HMO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	RET	RET+1	RET+2
Rates	Plan Year 2016	\$26.95	\$44.46	\$65.76	\$32.85	\$54.21	\$80.19
	Plan Year 2017	\$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 2017

Exhibit 8 — Dental HMO Plan Rates

		Active (Bargained)			Retiree		
		EE	EE+1	EE+2	RET	RET+1	RET+2
Rates	Plan Year 2016	\$27.80	\$45.90	\$67.86	\$16.47	\$27.20	\$40.22
	Plan Year 2017	\$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 2017 Aggregate Costs

Exhibit 9 — Life and LTD Plan Rates

Plan Type	Plan Year 2016	Plan Year 2017	% Increase	\$ Increase
Basic Life	\$900,000	\$940,000	4%	\$40,000
Supplemental Life / Dependent Life	\$220,000	\$2,500,000	1036%	\$2,280,000
Long Term Disability	\$6,700,000	\$6,870,000	3%	\$170,000
Total Annual Estimated Cost	\$7,820,000	\$10,310,000	32%	\$2,490,000

*** NOTE:**

- Beginning in January of 2017, the supplemental life plans will be offered to groups beyond the Municipal Executives Association which will drive up enrollment.

2017 Medicare Advantage PPO (UHC) “New City Plan”

Exhibit 10 — UHC PPO Rate Card

		UHC—PPO			
		RET	RET + 1	RET + 2 All Medicare	RET + 2 Other
Retiree Contributions	Plan Year 2016	\$0.00	\$154.58	\$463.05	\$1,045.01
	Plan Year 2017	\$0.00	\$176.19	\$527.89	\$1,037.15
	<i>\$ Increase</i>	<i>+\$0.00</i>	<i>+\$21.61</i>	<i>+\$64.84</i>	<i>-\$7.86</i>
	<i>% Increase</i>	<i>—</i>	<i>+13.98%</i>	<i>+14.00%</i>	<i>-0.75%</i>
Employer Contributions	Plan Year 2016	\$311.20	\$465.79	\$465.79	\$465.79
	Plan Year 2017	\$329.18	\$477.79	\$450.20	\$477.79
	<i>\$ Increase</i>	<i>+\$17.98</i>	<i>+\$12.00</i>	<i>-\$15.59</i>	<i>+\$11.99</i>
	<i>% Increase</i>	<i>+5.78%</i>	<i>+2.58%</i>	<i>-3.35%</i>	<i>+2.58%</i>
Total Rate	Plan Year 2016	\$311.20	\$620.37	\$928.84	\$1,510.80
	Plan Year 2017	\$329.18	\$653.98	\$978.09	\$1,514.94
	<i>\$ Increase</i>	<i>+\$17.98</i>	<i>+\$33.61</i>	<i>+\$49.25</i>	<i>+\$4.14</i>
	<i>% Increase</i>	<i>+5.78%</i>	<i>+5.42%</i>	<i>+5.30%</i>	<i>+0.27%</i>

*** NOTE:**

- Includes \$1.40 PEPM for Best Doctors a second opinion vendor and \$3.00 for the Health Care Sustainability Fund.

Final Monthly Contribution for Calendar Year 2017 Footnotes

Exhibits 2a, 3a, 4a — 93/93/83 Contribution Method

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.

Final Monthly Contribution for Calendar Year 2017 Footnotes

Exhibits 2b, 3b, 4b — 100/96/83 Contribution Method

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.