

UNITED HEALTHCARE
January 1, 2015 to December 31, 2015

Enrollment		
United BD-F (Plan 116)	(HSA \$4000/\$8000, 80/60)	
EE only		
EE + 1		
EE + 2 or more		
Totals		

Totals	306	63
Medical Totals	306	63

Core Benefits**	369
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Retiree 65+ Medicare Supp. Stipend	5
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HSA employer contribution	
HSA employer admin cost	

Wellness Incentive	280
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** Basic Life, Basic AD&D, Core Long Term Disability
*** Annual amounts

Total / month- Proposed 2015
Total / year- Proposed CY 2015
Total / year- Current CY
Change vs. Current - per Year (\$)
Change vs. Current - per Year (%)

Employee & Retiree Annual Deductible Out-of-Pocket Expense CY '14 Est.
Total Estimated Annual Employee & Retiree Contribution Cost

Unit Costs/Rates			
TOTAL Monthly Rates	City Contribution (\$)	City Contribution (%)	Employee Contribution (\$)
\$555.56	\$500.00	90.00%	\$55.56
\$1,111.12	\$877.78	79.000%	\$233.34
\$1,666.68	\$1,316.68	79.000%	\$350.00
TOTAL Monthly Rates	City Contribution (\$)	City Contribution (%)	Retiree Contribution (\$)
\$555.56	\$500.00	90.0%	\$55.56
\$1,111.12	\$500.00	45.0%	\$611.12
\$1,666.68	\$500.00	30.0%	\$1,166.68

\$15.84

\$225

Employee Only	Employee + 1	Employee + 2
\$500	\$750	\$1,000
\$21.60		

\$700.16	
\$70.00	65 ACA chargeand 5 Compass
\$0.00	
\$180,000.00	Hold back to build up

Total Estimated Monthly Premi		
City ⁽¹⁾	Employee	Retiree ⁽²⁾
\$104,500.84	\$8,722.29	\$2,888.91
\$46,255.93	\$10,966.75	\$6,111.16
\$134,801.08	\$35,700.29	\$1,166.68
\$285,557.84	\$55,389.33	\$10,166.75
TOTAL ESTIMATED ANNUAL PREMIUM		
\$3,426,694.08	\$664,671.98	\$122,000.98

Total budget for City and Active

\$5,844.96		
\$1,125.00		
EO	E1	E2
\$247,250.00	\$35,250.00	\$8,500.00
\$7,970.40		
\$217,464.80		

City Cost	Employee Cost	Retiree Cost
\$330,886.98	\$55,389.33	\$10,166.75
\$3,723,393.80	\$664,671.98	\$122,000.98
\$3,938,290.00	\$700,000.00	\$200,000.00
-\$214,896.20	-\$35,328.02	-\$77,999.02
-5.46%	-5.05%	-39.00%

\$600,000.00	\$0.00
\$1,264,671.98	\$122,000.98

RED - denotes variable that can be changed

69%	includes a hold back
31%	

- (1) Includes Retiree under 65 employee only premium
(2) Retirees over 65 move to AARP Medicare Supplement
(3) HSA Employer Contribution Cost is included in Total Estimated Monthly Premium
(4) Assumption is made that Retirees will have premiums on the CONEXIS option equivalent to City Active
City Actuarial Adjusted rates are:

\$1,022.98 Retiree
\$2,045.96 Retiree +1
\$3,068.94 Family

um
TOTAL
\$116,112.04
\$63,333.84
\$171,668.04
\$351,113.92
\$4,213,367.04

\$4,091,366.06

\$70,139.52

\$1,125.00

\$247,250.00	(3)
\$7,970.40	
\$217,464.80	

TOTAL
\$396,443.06
\$4,510,066.76
\$4,838,290.00
-\$328,223.24
-6.78%
\$600,000.00
\$1,386,672.96