

Plan Design Options - 2017

Attachment C

Medical Plan Information	2017 Option 1 No Changes	2017 Option 2 Recommended 12% Increase in City Funding	2017 Option 3 Balanced Plan 12% Increase in City Funding
Employer HRA Contribution			
Individual/Family	\$250/\$500	\$250/\$500	
Wellness Incentive (if earned)	\$400	\$400	\$400
Rollover Maximum	\$1,900 / \$1,900	\$1,900 / \$1,900	
Deductible (Individual/Family)			
In-Network	\$1,200/\$2,400	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-Network	\$1,200/\$2,400	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-Pocket (Individual/Family)			
In-Network	\$2,400/\$4,800	\$3,300/\$6,600	\$4,000/\$8,000
Out-of-Network	\$4,800/\$9,600	\$6,600/\$13,200	\$8,000/\$16,000
Coinsurance Level			
In-Network	20%	20%	20%
Out-of-Network	40%	40%	40%
Prescription Drug			
Generic	20%	20%	20% After Deductible
Brand - 30 day supply	\$25 + 20%	\$25 + 20%	\$25 + 20% After Deductible
Brand - 90 day supply	\$50 + 20%	\$50 + 20%	\$50 + 20% After Deductible
Out of Pocket Maximum, non-specialty (Individual/Family)	\$1,000/\$2,000	\$1000/\$2000	Included in Medical OOP above
Specialty - 30 day supply	\$25 + 20%	\$25 + 20%	\$25 + 20% After Deductible
Out of Pocket Maximum, specialty (Individual/Family)	\$1,000/\$2,000	\$1,000/\$2,000	Included in Medical OOP above
Step Therapy	All Available Drug classes	All Available Drug classes	All Available Drug classes
DAW Override	No-member pays cost differential	No-member pays cost differential	No-member pays cost differential
Biweekly Contributions			
Employee	\$7	\$8	\$7
Employee plus Spouse	\$84	\$89	\$84
Employee plus Children	\$77	\$82	\$77
Family	\$136	\$144	\$136
Aggregate Total Yearly Contributions			
Employee	\$1,587,000	\$1,682,000	\$1,587,000
Retiree	\$446,000	\$473,000	\$446,000
City	\$8,159,000	\$9,138,000	\$9,138,000
HRA Account Utilization (of Total Available)			
Employee Spend Percentage	80%	80%	100%
Plan Funding Impact			
% Change in Projected Plan Cost	n.a.	-4.00%	-16.00%
Projected Fund EOY balance	\$3,219,000	\$5,050,000	\$6,046,000
Projected affect to fund-- BOY to EOY	(\$2,767,000)	(\$1,016,000)	(\$20,000)
Member Burden Impact			
City Funds	74.6%	69.6%	63.1%
Employee Funds	25.4%	30.4%	36.9%

Member Burden Note:

Member burden (employee funds) for 2015 was 27.4% and is projected to be 28% for 2016. It is estimated to change as shown above for the respective plan design changes.