

RETIREES

Actives: **5.00%** Retirees (Pre-65): **10.00%** Retirees (Post-65): **10.00%**

| Full Premium Differential | Group | No. of Retirees | 2017 Monthly Retiree Amounts | | | | | | 2017 Annual Retiree Cost | 2018 Monthly Retiree Amounts | | | | | | 2018 Annual Retiree Cost | Monthly Median \$ Change | Annual Median \$ Change | Median % Change |
|---------------------------|----------------------------------------------------------|-----------------|------------------------------|----------------------------|------------------------|------------------------|---------------------|--------------------|--------------------------|------------------------------|----------------------------|------------------------|------------------------|---------------------|--------------------|--------------------------|--------------------------|-------------------------|-----------------|
| | | | Full Premium per Month | Average Retiree Cost/Month | Min Retiree Cost/Month | Max Retiree Cost/Month | Median Retiree Cost | Retiree Prem Share | | Full Premium Per Month | Average Retiree Cost/Month | Min Retiree Cost/Month | Max Retiree Cost/Month | Median Retiree Cost | Retiree Prem Share | | | | |
| 5.7% | 1-Single w/Active Ben Plan (Pre-65 After 2013 Retirees) | 13 | \$ 683.00 | \$ 54.34 | \$ 34.15 | \$ 131.48 | \$ 51.23 | 7.5% | \$ 614.70 | \$ 751.30 | \$ 78.65 | \$ 51.15 | \$ 169.90 | \$ 56.35 | 7.5% | \$ 676.17 | \$ 5.12 | \$ 61.47 | 10.00% |
| 28.9% | 1-Single-LockedIn Ben (Pre-65 Before 2013 Retirees) | 34 | \$ 833.00 | \$ 156.64 | \$ 110.05 | \$ 319.08 | \$ 110.05 | 13.2% | \$ 1,320.60 | \$ 916.30 | \$ 236.09 | \$ 193.35 | \$ 371.95 | \$ 193.35 | 13.0% | \$ 2,320.20 | \$ 83.30 | \$ 999.60 | 75.69% |
| 5.8% | 2-Couple w/ Active Ben Plan (Pre-65 After 2013 Retirees) | 29 | \$ 1,339.00 | \$ 143.31 | \$ 66.95 | \$ 296.80 | \$ 100.43 | 7.5% | \$ 1,205.10 | \$ 1,472.90 | \$ 205.63 | \$ 73.65 | \$ 430.70 | \$ 110.47 | 8.0% | \$ 1,325.61 | \$ 10.04 | \$ 120.51 | 10.00% |
| 29.1% | 2-Couple-LockedIn Ben (Pre-65 Before 2013 Retirees) | 59 | \$ 1,633.00 | \$ 263.80 | \$ 141.50 | \$ 942.50 | \$ 272.60 | 16.7% | \$ 3,271.20 | \$ 1,796.30 | \$ 412.72 | \$ 304.80 | \$ 716.15 | \$ 435.90 | 17.0% | \$ 5,230.80 | \$ 163.30 | \$ 1,959.60 | 59.90% |
| 5.8% | 3-Family w/Active Ben Plan (Pre-65 After 2013 Retirees) | 27 | \$ 1,961.00 | \$ 240.47 | \$ 98.05 | \$ 434.60 | \$ 293.30 | 15.0% | \$ 3,519.60 | \$ 2,157.10 | \$ 360.43 | \$ 107.86 | \$ 630.70 | \$ 489.40 | 15.0% | \$ 5,872.80 | \$ 196.10 | \$ 2,353.20 | 66.86% |
| 29.0% | 3-Family w/LockedIn Ben (Pre-65 Before 2013 Retirees) | 25 | \$ 2,390.00 | \$ 353.16 | \$ 119.50 | \$ 579.30 | \$ 398.80 | 16.7% | \$ 4,785.60 | \$ 2,629.00 | \$ 590.45 | \$ 358.50 | \$ 818.30 | \$ 637.80 | 17.0% | \$ 7,653.60 | \$ 239.00 | \$ 2,868.00 | 59.93% |
| | 4-Med-Single (Post 65) | 189 | \$ 676.00 | \$ 338.56 | \$ 338.00 | \$ 444.47 | \$ 338.00 | 50.0% | \$ 4,056.00 | \$ 743.60 | \$ 372.42 | \$ 371.80 | \$ 488.92 | \$ 371.80 | 50.0% | \$ 4,461.60 | \$ 33.80 | \$ 405.60 | 10.00% |
| | 5-Med-Couple (Post 65) | 107 | \$ 1,381.00 | \$ 682.94 | \$ 148.20 | \$ 753.00 | \$ 690.50 | 50.0% | \$ 8,286.00 | \$ 1,519.10 | \$ 744.41 | \$ 148.20 | \$ 759.55 | \$ 759.55 | 48.0% | \$ 9,114.60 | \$ 69.05 | \$ 828.60 | 10.00% |
| | 6-Med-Couple-Split (Post 65) | 14 | \$ 1,493.00 | \$ 746.50 | \$ 746.50 | \$ 746.50 | \$ 746.50 | 50.0% | \$ 8,958.00 | \$ 1,642.30 | \$ 821.15 | \$ 821.15 | \$ 821.15 | \$ 821.15 | 50.0% | \$ 9,853.80 | \$ 74.65 | \$ 895.80 | 10.00% |
| | 7-Med-Split+Dep (Post 65) | 2 | \$ 2,119.00 | \$ 666.05 | \$ 272.60 | \$ 1,059.50 | \$ 666.05 | 31.4% | \$ 7,992.60 | \$ 2,330.90 | \$ 732.66 | \$ 299.86 | \$ 1,165.45 | \$ 732.66 | 31.0% | \$ 8,791.86 | \$ 66.61 | \$ 799.26 | 10.00% |

For every \$1 increase in the full premium, employees pay 10% of the increase (i.e. 10 cents).
 For every \$1 increase in the full premium, retirees pay 100% of the increase (i.e. \$1.00).
 For every \$1 increase in the full premium, medicare retirees pay 50% of the increase (i.e. 50 cents)

Note High & Low per month amounts for various individual retirees

Median Cost

Note High & Low per month amounts for various individual

Median Cost

ACTIVE EMPLOYEES

Empl Prem Share Options: **10%** **12%**

| Group | No. of Retirees | 2017 Monthly Employee Amounts | | | | | 2017 Annual Employee Cost | 2018 Monthly Employee Amounts | | | | | 2018 Annual Employee Cost | Monthly Median \$ Change | Annual Median \$ Change | Median % Change | |
|---------------------------------------------|-----------------|-------------------------------|-----------------------------------|--|----------------------|-----------------|---------------------------|-------------------------------|-----------------------------------|-----------------------------------|----------------------|-----------------|---------------------------|--------------------------|-------------------------|-----------------|-------|
| | | Full Premium | Employee Monthly Prem Share (10%) | | Median Employee Cost | Empl Prem Share | | Full Premium | Employee Monthly Prem Share (10%) | Employee Monthly Prem Share (12%) | Median Employee Cost | Empl Prem Share | | | | | |
| Single (PPO) | 119 | \$ 646.00 | \$ 64.60 | | \$ 64.60 | 10.0% | \$ 775.20 | \$ 678.30 | \$ 67.83 | \$ 81.40 | | \$ 67.83 | 10.0% | \$ 813.96 | \$ 3.23 | \$ 38.76 | 5.00% |
| Couple/Employee +1 (PPO) | 98 | \$ 1,265.00 | \$ 126.50 | | \$ 126.50 | 10.0% | \$ 1,518.00 | \$ 1,328.25 | \$ 132.83 | \$ 159.39 | | \$ 132.83 | 10.0% | \$ 1,593.90 | \$ 6.33 | \$ 75.90 | 5.00% |
| Family (PPO) | 259 | \$ 1,853.00 | \$ 185.30 | | \$ 185.30 | 10.0% | \$ 2,223.60 | \$ 1,945.65 | \$ 194.57 | \$ 233.48 | | \$ 194.57 | 10.0% | \$ 2,334.78 | \$ 9.27 | \$ 111.18 | 5.00% |
| Single (Broad Network-HSA Plan) | 4 | \$ 825.00 | \$ 82.50 | | \$ 82.50 | 10.0% | \$ 990.00 | \$ 866.25 | \$ 86.63 | \$ 103.95 | | \$ 86.63 | 10.0% | \$ 1,039.50 | \$ 4.13 | \$ 49.50 | 5.00% |
| Couple/Employee +1 (Broad Network-HSA Plan) | 0 | \$ 1,617.00 | \$ 161.70 | | \$ 161.70 | 10.0% | \$ 1,940.40 | \$ 1,697.85 | \$ 169.79 | \$ 203.74 | | \$ 169.79 | 10.0% | \$ 2,037.42 | \$ 8.09 | \$ 97.02 | 5.00% |
| Family (Broad Network-HSAPlan) | 9 | \$ 2,367.00 | \$ 236.70 | | \$ 236.70 | 10.0% | \$ 2,840.40 | \$ 2,485.35 | \$ 248.54 | \$ 298.24 | | \$ 248.54 | 10.0% | \$ 2,982.42 | \$ 11.84 | \$ 142.02 | 5.00% |

IMPORTANT TERMS

Full Premium: This is the cost of the insurance plan. Usually expressed as a monthly amount. The cost of the premium is split between employees and the City, and between retirees and the City in varying amounts.

Note: Retirees and Employees are charged different full premiums as listed above. The difference between these amounts is explained below as the "full premium differential"

Employee Premium Share: This is the portion of the monthly premium that the employee pays. It is a flat percentage, currently 10% for employees. The Police contract increases to 12% for it's members in 2018

Retiree Premium Share: This is the portion of the monthly premium that the retiree pays. It is not a standard percentage. It is based on a formula that caps the city's contribution to the amount the city was paying per month at the date of the employee's retirement. The retiree is responsible for their portion of the premium at the time of their retirement plus any and all increases to the full premium in subsequent years.

For example, assume an employee retired on April 1, 2017 with a Couple insurance plan. At that time, the employee was paying 10% of the \$1,265 per month premium or \$126.50 per month (the city covered the cost of the remaining \$1,138.50 per month for the employee). Upon retirement, the retiree pays their same \$126.50 plus the full amount that the Couple Plan full premium increases over the \$1,265 that was in place when they retired.

If, for example, in 2018, the full premium for the Retiree Couple Plan is increased to \$1,500 per month, then the retiree would pay \$361.50 per month for their insurance (\$126.50 + the increase from \$1,265 to \$1,500 {\$235} = \$361.50)

Full Premium Differential: This represents the difference between the full premium rates that are charged for Retirees compared to the full premiums for Active Employees. For example, the full premium for a single employee is \$646 per month, but for a single retiree that retired prior to 2013, the premium is \$833 per month, or 28.9% higher.