

City of West Allis

Monthly Premium Equivalents - Summary: Staff Recommendations

ACTIVE EMPLOYEES

Active PPO					\$100/\$300 Ded. PPO								
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Employee Cost (10%)	2018 Employee Cost (10%)	Change	2018 Employee Cost (12%)	Change		
Employee	102	\$774.00	\$591.00	\$646.00	\$678.00	\$32.00	5.0%	\$64.60	\$67.80	\$3.20	\$81.36	\$16.76	
EE + 1	110	\$1,517.00	\$1,158.00	\$1,265.00	\$1,328.00	\$63.00	5.0%	\$126.50	\$132.80	\$6.30	\$159.36	\$32.86	
Family	242	\$2,221.00	\$1,696.00	\$1,853.00	\$1,946.00	\$93.00	5.0%	\$185.30	\$194.60	\$9.30	\$233.52	\$48.22	
Total PPO Employees	454					5.0%							

Active HDHP													
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Employee Cost (10%)	2018 Employee Cost (10%)	Change	2018 Employee Cost (12%)	Change		
Employee	4	\$774.00	\$761.00	\$825.00	\$866.00	\$41.00	5.0%	\$82.50	\$86.60	\$4.10	\$103.92	\$21.42	
EE + 1	1	\$1,517.00	\$1,491.00	\$1,617.00	\$1,698.00	\$81.00	5.0%	\$161.70	\$169.80	\$8.10	\$203.76	\$42.06	
Family	5	\$2,221.00	\$2,183.00	\$2,367.00	\$2,485.00	\$118.00	5.0%	\$236.70	\$248.50	\$11.80	\$298.20	\$61.50	
Total HDHP Employees	10					5.0%							

Total Active Employees 464 5.0%

RETIREEES

Pre-65 (After 2013) PPO					100/300 Ded. PPO						
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Median Retiree Cost*	2018 Median Retiree Cost*	Change		
Employee	20	\$819.00	\$625.00	\$683.00	\$751.00	\$68.00	10.0%	\$50.78	\$56.35	\$5.57	
EE + 1	38	\$1,606.00	\$1,226.00	\$1,339.00	\$1,473.00	\$134.00	10.0%	\$99.68	\$110.47	\$10.79	
Family	29	\$2,350.00	\$1,795.00	\$1,961.00	\$2,157.00	\$196.00	10.0%	\$293.30	\$489.40	\$196.10	
Total PPO Employees	87					10.0%					

Pre-65 (After 2013) HDHP											
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Median Retiree Cost*	2018 Median Retiree Cost*			
Employee	0	\$819.00	\$805.00	\$873.00	\$960.00	\$87.00	10.0%				
EE + 1	0	\$1,606.00	\$1,578.00	\$1,711.00	\$1,882.00	\$171.00	10.0%				
Family	0	\$2,350.00	\$2,310.00	\$2,505.00	\$2,756.00	\$251.00	10.0%				
Total HDHP Employees	0					10.0%					

Total Pre-65 Retirees (After 2013) 87 10.0%

Pre-65 (Before 2013) PPO					Status Quo						
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Median Retiree Cost*	2018 Median Retiree Cost*	Change		
Single	32	\$819.00	\$768.00	\$833.00	\$916.00	\$83.00	10.0%	\$138.50	\$193.35	\$54.85	
EE + 1	58	\$1,606.00	\$1,506.00	\$1,633.00	\$1,796.00	\$163.00	10.0%	\$271.60	\$435.90	\$164.30	
Family	24	\$2,350.00	\$2,204.00	\$2,390.00	\$2,629.00	\$239.00	10.0%	\$397.80	\$637.80	\$240.00	
Total Pre-65 Retirees (Before 2013)	114					10.0%					
Total Pre-65 Retirees	201										

Medicare Plans					Status Quo						
No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	\$ Increase Premium	% Increase Premium	2017 Retiree Cost (50%)	2018 Retiree Cost (50%)	Change		
1 > 65	187	\$664.00	\$623.00	\$676.00	\$744.00	\$68.00	10.0%	\$338.00	\$372.00	\$34.00	
1 < 65 > 1	14	\$1,468.00	\$1,377.00	\$1,493.00	\$1,642.00	\$149.00	10.0%	\$746.50	\$821.00	\$74.50	
2 > 65	98	\$1,359.00	\$1,274.00	\$1,381.00	\$1,519.00	\$138.00	10.0%	\$690.50	\$759.50	\$69.00	
1 < 65 > 1 + Dependents	0	\$2,169.00	\$2,034.00	\$2,206.00	\$2,427.00	\$221.00	10.0%	\$1,103.00	\$1,213.50	\$110.50	
2 > 65 + Dependents	1	\$2,083.00	\$1,954.00	\$2,119.00	\$2,331.00	\$212.00	10.0%	\$1,059.50	\$1,165.50	\$106.00	
Post-65 PPO	300					10.0%			0.05		
Total Retirees	501										

Total Cost (Inc. HSA Contrib.)	\$14,604,973	\$15,903,898	\$16,272,572	\$368,674.00	11.4%
Active Employee Contributions	\$744,436	\$859,049	\$844,506	-\$14,543.00	13.4%
Pre-65 & Post 65 Retiree Contributions***	\$2,141,902	\$2,449,347	\$2,675,383	\$226,036.00	24.9%
Employer Net Cost	\$11,718,635	\$12,595,502	\$12,752,683	\$157,181.00	8.8%

* Change to Anthem from Humana
 ** Pre 65 Retiree Costs are based on the year of retirement and therefore vary widely from person to person. The median cost is listed here.
 *** Total Retiree Contributions

DENTAL Premium Equivalents - Summary: Staff Recommendations

Dental-Anthem		2017-2018		2018-2019	
No. Enrolled	Premium Rate	Premium Rate	Premium Rate	Premium Rate	Premium Rate
Employee	60	\$35.00	\$35.00	\$35.00	\$35.00
Family	254	\$98.00	\$98.00	\$98.00	\$98.00
Monthly	314	\$26,992	\$26,992	\$26,992	\$26,992
Annual		\$323,904	\$323,904	\$323,904	\$323,904
PEPM		\$85.96	\$85.96	\$85.96	\$85.96
% Change	314		0.0%		

Care Plus		2017-2018		2018-2019	
No. Enrolled	Premium Rate	Premium Rate	Premium Rate	Premium Rate	Premium Rate
Employee	47	\$35.95	\$35.95	\$35.95	\$35.95
Family	127	\$110.62	\$110.62	\$110.62	\$110.62
Monthly	174	\$15,738	\$15,738	\$15,738	\$15,738
Annual		\$188,861	\$188,861	\$188,861	\$188,861
PEPM		\$90.45	\$90.45	\$90.45	\$90.45
% Change	174		0.0%		

TOTAL DENTAL 488 \$512,765 \$512,765