

# City of West Allis

## Monthly Premium Equivalents - Summary: Staff Recommendations

### ACTIVE EMPLOYEES

Active PPO	No. Enrolled	Last Year		Current			2016 Employee Cost (10%)	2017	
		2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Employee Cost (10%)	Change
Employee	119	\$774.00	\$591.00	<b>\$646.00</b>	\$55.00	9.3%	\$59.10	\$64.60	\$5.50
EE + 1	98	\$1,517.00	\$1,158.00	<b>\$1,265.00</b>	\$107.00	9.2%	\$115.80	\$126.50	\$10.70
Family	259	\$2,221.00	\$1,696.00	<b>\$1,853.00</b>	\$157.00	9.3%	\$169.60	\$185.30	\$15.70
<b>Total PPO Employees</b>	<b>476</b>					<b>9.3%</b>			

Active HDHP	No. Enrolled	2015		2016			2016 Employee Cost (10%)	2017	
		Premium Rate	Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Employee Cost (10%)	Change
Employee	4	\$774.00	\$761.00	<b>\$825.00</b>	\$64.00	8.4%	\$76.10	\$82.50	\$6.40
EE + 1	0	\$1,517.00	\$1,491.00	<b>\$1,617.00</b>	\$126.00	8.5%	\$149.10	\$161.70	\$12.60
Family	9	\$2,221.00	\$2,183.00	<b>\$2,367.00</b>	\$184.00	8.4%	\$218.30	\$236.70	\$18.40
<b>Total HDHP Employees</b>	<b>13</b>					<b>8.4%</b>			

**Total Active Employees** 489 8.4%

### RETIREES

Pre-65 (After 2013) PPO	No. Enrolled	Current		100/300 Ded. PPO			2016 Median Retiree Cost*	2017	
		2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Median Retiree Cost*	Change
Employee	11	\$819.00	\$625.00	<b>\$683.00</b>	\$58.00	9.3%	\$46.88	\$50.78	\$3.90
EE + 1	22	\$1,606.00	\$1,226.00	<b>\$1,339.00</b>	\$113.00	9.2%	\$91.95	\$99.68	\$7.73
Family	21	\$2,350.00	\$1,795.00	<b>\$1,961.00</b>	\$166.00	9.2%	\$104.71	\$113.52	\$8.81
<b>Total PPO Employees</b>	<b>54</b>					<b>9.2%</b>			

Pre-65 (After 2013) HDHP	No. Enrolled	2015		2016			2016 Median Retiree Cost*	2017	
		Premium Rate	Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Median Retiree Cost*	Change
Employee	0	\$819.00	\$805.00	<b>\$873.00</b>	\$68.00	8.4%			
EE + 1	0	\$1,606.00	\$1,578.00	<b>\$1,711.00</b>	\$133.00	8.4%			
Family	1	\$2,350.00	\$2,310.00	<b>\$2,505.00</b>	\$195.00	8.4%			
<b>Total HDHP Employees</b>	<b>1</b>					<b>8.4%</b>			

**Total Pre-65 Retirees (After 2013)** 55 9.2%

Pre-65 (Before 2013) PPO	No. Enrolled	Current		Status Quo			2016 Median Retiree Cost*	2017	
		2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Median Retiree Cost*	Change
Single	38	\$819.00	\$768.00	<b>\$833.00</b>	\$65.00	8.5%	\$74.50	\$138.50	\$64.00
EE + 1	61	\$1,606.00	\$1,506.00	<b>\$1,633.00</b>	\$127.00	8.4%	\$145.60	\$271.60	\$126.00
Family	36	\$2,350.00	\$2,204.00	<b>\$2,390.00</b>	\$186.00	8.4%	\$212.80	\$397.80	\$185.00
<b>Total Pre-65 Retirees (Before 2013) PPO</b>	<b>135</b>								
<b>Total Pre-65 Retirees</b>	<b>190</b>								

Medicare Plans	No. Enrolled	Current		Status Quo			2016 Retiree Cost (50%)	2017	
		2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	\$ Increase Premium	% Increase Premium		Retiree Cost (50%)	Change
1 > 65	191	\$664.00	\$623.00	<b>\$676.00</b>	\$53.00	8.5%	\$311.50	\$338.00	\$26.50
1 < 65 > 1	23	\$1,468.00	\$1,377.00	<b>\$1,493.00</b>	\$116.00	8.4%	\$688.50	\$746.50	\$58.00
2 > 65	109	\$1,359.00	\$1,274.00	<b>\$1,381.00</b>	\$107.00	8.4%	\$637.00	\$690.50	\$53.50
1 < 65 > 1 + Dependents	2	\$2,169.00	\$2,034.00	<b>\$2,206.00</b>	\$172.00	8.5%	\$1,017.00	\$1,103.00	\$86.00
2 > 65 + Dependents	1	\$2,083.00	\$1,954.00	<b>\$2,119.00</b>	\$165.00	8.4%	\$977.00	\$1,059.50	\$82.50
<b>Post-65 PPO</b>	<b>326</b>								
<b>Total Retirees</b>	<b>516</b>					<b>8.5%</b>			

Total Cost (Inc. HSA Contrib.)	\$14,604,973	\$15,903,898	\$1,298,925.00	8.9%
Active Employee Contributions	\$744,436	\$859,049	\$114,613.00	15.4%
Pre-65 & Post 65 Retiree Contributions***	\$2,141,902	\$2,449,347	\$307,445.00	14.4%
Employer Net Cost	\$11,718,635	\$12,595,501	\$876,866.00	7.5%

\* 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.

### DENTAL Premium Equivalents - Summary: Staff Recommendations

Dental-Anthem	No. Enrolled	2016 Premium Rate	2017 Premium Rate
Employee	77	\$37.00	\$35.00
Family	263	\$102.00	\$98.00
Monthly	340	\$29,675	\$28,469
Annual		\$356,100	\$341,628
PEPM		\$87.28	\$83.73
<b>% Change</b>	<b>340</b>		<b>-4.1%</b>

Care Plus	No. Enrolled	2016 Premium Rate	2017 Premium Rate
Employee	43	\$34.24	\$35.95
Family	125	\$105.36	\$110.62
Monthly		\$14,642	\$15,373
Annual		\$175,704	\$184,476
PEPM		\$87.15	\$91.51
<b>% Change</b>	<b>168</b>		<b>5.0%</b>
<b>TOTAL DENTAL</b>	<b>508</b>		