

City of West Allis

Monthly Premium Equivalents - Summary: Staff Recommendations

ACTIVE EMPLOYEES

Active PPO		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	100/300 Ded. PPO			2018 Employee Cost (10%)	2019 Employee Cost (12%)*	Change	2019 Employee Cost (20%)*
							2019 Premium Rate	\$ Increase Premium	% Increase Premium				
Employee		115	\$774.00	\$591.00	\$646.00	\$678.00	\$712.00	\$34.00	5.0%	\$67.80	\$85.44	\$17.64	\$142.40
EE + 1		122	\$1,517.00	\$1,158.00	\$1,265.00	\$1,328.00	\$1,394.00	\$66.00	5.0%	\$132.80	\$167.28	\$34.48	\$278.80
Family		233	\$2,221.00	\$1,696.00	\$1,853.00	\$1,946.00	\$2,043.00	\$97.00	5.0%	\$194.60	\$245.16	\$50.56	\$408.60
Total PPO Employees		470							5.0%				

Active HDHP		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	100/300 Ded. PPO			2018 Employee Cost (10%)	2019 Employee Cost (12%)*	Change	2019 Employee Cost (20%)*
							2019 Premium Rate	\$ Increase Premium	% Increase Premium				
Employee		3	\$774.00	\$761.00	\$825.00	\$866.00	\$909.00	\$43.00	5.0%	\$87.00	\$109.08	\$22.08	\$181.80
EE + 1		1	\$1,517.00	\$1,491.00	\$1,617.00	\$1,698.00	\$1,783.00	\$85.00	5.0%	\$170.00	\$213.96	\$43.96	\$356.60
Family		7	\$2,221.00	\$2,183.00	\$2,367.00	\$2,485.00	\$2,609.00	\$124.00	5.0%	\$249.00	\$313.08	\$64.08	\$521.80
Total HDHP Employees		11							5.0%				

Total Active Employees	481								5.0%				
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RETIREEES

Pre-65 (After 2013) PPO		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	100/300 Ded. PPO			2018 Median Retiree Cost**	2019 Median Retiree Cost**	Change
							2019 Premium Rate	\$ Increase Premium	% Increase Premium			
Employee		18	\$819.00	\$625.00	\$683.00	\$751.00	\$807.00	\$56.00	7.45%	\$56.35	\$145.16	\$88.81
EE + 1		42	\$1,606.00	\$1,226.00	\$1,339.00	\$1,473.00	\$1,583.00	\$110.00	7.45%	\$110.47	\$377.73	\$267.26
Family		29	\$2,350.00	\$1,795.00	\$1,961.00	\$2,157.00	\$2,318.00	\$161.00	7.45%	\$489.40	\$650.00	\$160.60
Total PPO Employees		89							7.45%			

Pre-65 (B4 & After 2013) HDHP		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	100/300 Ded. PPO			2018 Median Retiree Cost**	2019 Median Retiree Cost**
							2019 Premium Rate	\$ Increase Premium	% Increase Premium		
Employee		0	\$819.00	\$805.00	\$873.00	\$960.00	\$1,032.00	\$72.00	7.45%		
EE + 1		0	\$1,606.00	\$1,578.00	\$1,711.00	\$1,882.00	\$2,022.00	\$140.00	7.45%		
Family		0	\$2,350.00	\$2,310.00	\$2,505.00	\$2,756.00	\$2,961.00	\$205.00	7.45%		
Total HDHP Employees		0							7.45%		

Total Pre-65 Retirees (After 2013)	89								7.45%		
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Pre-65 (Before 2013) PPO		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	Status Quo			2018 Median Retiree Cost**	2019 Median Retiree Cost**	Change
							2019 Premium Rate	\$ Increase Premium	% Increase Premium			
Single		30	\$819.00	\$768.00	\$833.00	\$916.00	\$984.00	\$68.00	7.45%	\$193.35	\$261.05	\$67.70
EE + 1		60	\$1,606.00	\$1,506.00	\$1,633.00	\$1,796.00	\$1,930.00	\$134.00	7.45%	\$435.90	\$569.60	\$133.70
Family		18	\$2,350.00	\$2,204.00	\$2,390.00	\$2,629.00	\$2,825.00	\$196.00	7.45%	\$637.80	\$833.80	\$196.00
Total Pre-65 Retirees (Before 2013)		108							7.45%			
Total Pre-65 Retirees		197										

Medicare Plans		No. Enrolled	2015 Premium Rate	2016 Premium Rate	2017 Premium Rate	2018 Premium Rate	Status Quo			2018 Retiree Cost (50%)	2019 Retiree Cost (50%)	Change
							2019 Premium Rate	\$ Increase Premium	% Increase Premium			
1 > 65		189	\$664.00	\$623.00	\$676.00	\$479.76	\$479.76	\$0.00	0.0%	\$239.88	\$239.88	\$0.00
1 < 65 > 1		13	\$1,468.00	\$1,377.00	\$1,493.00	\$1,313.26	\$1,375.00	\$61.74	4.7%	\$656.63	\$687.50	\$30.87
2 > 65		100	\$1,359.00	\$1,274.00	\$1,381.00	\$959.52	\$959.52	\$0.00	0.0%	\$479.76	\$479.76	\$0.00
1 < 65 > 1 + Dependents		0	\$2,169.00	\$2,034.00	\$2,206.00	\$2,114.26	\$2,271.00	\$156.74	7.4%	\$1,057.13	\$1,135.50	\$78.37
2 > 65 + Dependents		1	\$2,083.00	\$1,954.00	\$2,119.00	\$1,793.02	\$1,855.00	\$61.98	3.5%	\$896.51	\$927.50	\$30.99
Past-65 PPO		303										
Total Retirees		500										

Notes: Change to Anthem from Humana 2016

* Premium share for all employees is 12% with wellness incentive and 20% without wellness incentive

** Pre 65 Retiree costs are based on the year of retirement and therefore vary widely from person to person. The median cost is listed above.