

# A = 2016 Willis Recommended Rates

## City of West Allis: Combined: Actives, Pre-65 & Post-65 Retirees Premium Equivalents

Assumed Migration to HDHP

15%

Active PPO - Anthem BP - Provided by Anthem	Enrolled	Current	Projected
Employee	100	\$774.00	\$591.00
EE + 1	99	\$1,517.00	\$1,158.00
Family	227	\$2,221.00	\$1,696.00
Monthly	426	\$731,750.00	\$558,734.00
Annual		\$8,781,000.00	\$6,704,808.00
PEPM		\$1,717.72	\$1,311.58

Active HDHP - Anthem POS (Inc. HSA)	Enrolled	Current	Projected
Employee	18	\$774.00	\$761.00
EE + 1	17	\$1,517.00	\$1,491.00
Family	40	\$2,221.00	\$2,183.00
Monthly	75	\$128,561.00	\$126,365.00
Annual		\$1,542,732.00	\$1,516,380.00
PEPM		\$1,714.15	\$1,684.87

HSA Contribution
\$500
\$1,000
\$1,000
\$5,500.00
\$66,000.00
73.33

Pre-65 (After 2013) PPO - Anthem BP	Enrolled	Current	Projected
Employee	10	\$819.00	\$625.00
EE + 1	16	\$1,606.00	\$1,226.00
Family	10	\$2,350.00	\$1,795.00
Monthly	36	\$57,386.00	\$43,816.00
Annual		\$688,632.00	\$525,792.00
PEPM		\$1,594.06	\$1,217.11

Pre-65 (After 2013) HDHP - Anthem POS (Inc. HSA)	Enrolled	Current	Projected
Employee	2	\$819.00	\$805.00
EE + 1	3	\$1,606.00	\$1,578.00
Family	2	\$2,350.00	\$2,310.00
Monthly	7	\$11,156.00	\$10,964.00
Annual		\$133,872.00	\$131,568.00
PEPM		\$1,593.71	\$1,566.29

HSA Contribution
\$500
\$1,000
\$1,000
\$500.00
\$6,000.00
71.42857143

Pre-65 (before 2013) /Post-65 Retirees - Anthem BP	Enrolled	Current	Projected
Single	35	\$819.00	\$768.00
EE + 1	57	\$1,606.00	\$1,506.00
Family	37	\$2,350.00	\$2,204.00
1 > 65	197	\$664.00	\$623.00
1 < 65 > 1	29	\$1,468.00	\$1,377.00
2 > 65	138	\$1,359.00	\$1,274.00
1 < 65 > 1 + Dependents	0	\$2,169.00	\$2,034.00
2 > 65 + Dependents	1	\$2,083.00	\$1,954.00
Monthly	494	\$570,162.00	\$534,700.00
Annual		\$6,841,944.00	\$6,416,400.00
PEPM		\$1,154.17	\$1,082.39

Group Total	Enrolled	Current	Projected
Monthly	1038	\$1,499,015.00	\$1,274,579.00
Annual		\$17,988,180.00	\$15,294,948.00
PEPM		\$1,444.14	\$1,227.92
Increase			-15.0%

HSA Contribution
\$6,000.00
\$72,000.00
\$73.17

Total Cost (Inc. HSA Contrib.)	\$17,988,180	\$15,294,948	-15%
Active Employee Contributions	\$719,272	\$734,742	2%
Pre-65 & Post 65 Retiree Contributions	\$2,574,722	\$2,693,970	5%
Employer Net Cost	\$14,694,187	\$11,866,236	-19%

\* Blue Priority Rates Calculated by Anthem

\*\* PPO Plan Participants have access to the AboutHealth Network. HDHP Participants have access to Anthem's Broad Network.

\*\* Retains the 5.8% spread between the active and pre-65 retiree plans.

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	Dental	Enrolled	Current	Projected
Employee		84	\$36.00	\$37.00
EE + Spouse				\$0.00
EE + Depend				\$0.00
Family		282	\$99.00	\$102.00
Monthly		366	\$30,942.00	\$31,872.00
Annual			\$371,304.00	\$382,464.00
PEPM			\$84.54	\$87.08
Increase				3%

Total Cost		\$371,304	\$382,464	3%
Employee Contributions		\$0	\$0	-
Employer Net Cost		\$371,304	\$382,464	3%

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Total Cost		\$371,304	\$382,464	3%
Employee Contributions		\$0	\$0	-
Employer Net Cost		\$371,304	\$382,464	3%

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### Benefit Plan Design Options (Post-65 remain on city self-insured plan)

Actives/Pre-65	Current Premiums	A – Willis Recommended Rates	
<b>Total Projected Cost</b>	\$18,013,152	\$15,294,948	
<b>Carrier</b>		Anthem	Anthem
<b>Plan Type</b>		POS Plan	HDHP Plan – HSA Qualified
<b>INN Deductible</b>		\$100/\$300	\$1,500/\$3,000
<b>Copays (OV/SV/ER)</b>		\$20/\$40/\$150	Deductible; then Coinsurance
<b>INN Coins</b>		100%	80%
<b>INN Medical OOPs</b>		\$4,850/\$9,700	\$3,000/\$6,000
<b>INN Rx OOPs</b>		\$1,500/\$3,000	(combined)
<b>OON Deductible</b>		\$15,000/\$30,000	\$15,000/\$30,000
<b>OON Coins:</b>		80%	60%
<b>OON OOPM</b>		\$30,000/\$60,000	\$30,000/\$60,000
<b>Rx Copays</b> • Level 1/Level 2/Level 3/Specialty Meds		Retail: \$15 / \$25 / \$35 / 5% with \$100 max  Mail Order : 2.5 times Copay	Deductible First then Coinsurance
<b>Premiums</b>		(Active/Pre65 Retiree)	(Active/Pre65 Retiree)
<b>Single</b>	\$774.00 / \$819.00	\$591.00 / \$625.00	\$761.00 / \$805.00
<b>Employee + One</b>	\$1,517.00 / \$1,606.00	\$1,158.00/ \$1,226.00	\$1,491.00 / \$1,578.00
<b>Family</b>	\$2,221.00 / \$2,350.00	\$1,696.00/ \$1,795.00	\$2,183.00 / \$2,310.00
<b>Network</b>		Anthem Blue Priority Network	Anthem Blue Preferred Network
<b>Additional Benefits</b>		Anthem Live Health Online	Anthem Live Health Online