

San Francisco Health Service System Health Service Board

Rates & Benefits

Kaiser Permanente Multi-Region Retiree HMO Plans
Fully Insured 2022 Rates and Contributions

June 10, 2021

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Health Solutions



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Introduction

In 2018, the San Francisco Health Service System (SFHSS) introduced a new set of Kaiser Permanente (Kaiser) plans for retirees living in certain geographies outside of California where Kaiser has plans available.

These “multi-region” Kaiser early retiree and Medicare retiree HMO plans are offered in three geographies—Washington state, Northwest (Oregon and Southwest Washington), and Hawaii.

This report provides the Health Service Board with the recommendation for the fully insured 2022 Kaiser multi-region HMO plan rates and contributions for applicable early retirees and Medicare retirees.

Recommendation Summary

Staff recommends the Health Service Board (HSB) approve the Kaiser 2022 plan year rates and premium contributions for multi-region HMO plans for early retirees and Medicare retirees for the Washington, Northwest and Hawaii regions as presented in this material. Current membership enrolled in each plan along with the proposed Kaiser rate actions from 2021 to 2022 is shown below. Total expected 2022 annual premium for all three regions is approximately \$1,217,000.

	Early Retirees and Dependents	Medicare Retirees and Dependents
Total Covered Members		
▪ Washington region	11	22
▪ Northwest region	28	31
▪ Hawaii region	25	32
2022 Rate Change Action		
▪ Washington region	+6.9%	-10.0%
▪ Northwest region	-4.8%	+1.4%
▪ Hawaii region	-5.0%	-1.3%

Aon Commentary on Kaiser 2022 Rates

Overall average rate changes for the Kaiser multi-region retiree HMO plans are:

- 4.7% decrease for early retirees; and
- 2.7% decrease for Medicare retirees.

Due to the small populations enrolled in these plans, rates are determined by Kaiser on a community rated basis. These proposed rate changes in aggregate are well below national health care cost increase trends.

When setting the total Kaiser premiums, the following SFHSS costs are included:

- VSP Basic Plan vision premiums (unchanged from 2021 levels); and
- The SFHSS Healthcare Sustainability Fund charge of \$3.00 per retiree per month, which is unchanged from the 2021 fee.

Aon Commentary on Kaiser 2022 Rates

Kaiser Medicare Plan Rate Derivation for 2022

- The proposed Kaiser plan 2022 rate, adjusted for the prior year Centers for Medicare and Medicaid (CMS) funding reconciliation variances, is an estimate since Kaiser has not received final approval from CMS for the 2022 rate.
- Given that it is an estimate, Kaiser will reconcile any differences between the 2022 rate provided today and the ultimate final 2022 rate next Spring. The difference will be applied to the 2023 rates.
- Since SFHSS is risk-rated for the Medicare population, the final rate could be higher or lower than the estimate supplied. Although Kaiser's desire is to have the actual rate be as close to the initial estimate as possible, they cannot project the actual final rate nor predict the ultimate variance between initial and final rates.

Retiree Medical Contributions in Rate Cards

- The rate cards presented in this document reflect the full employer contributions for retiree medical coverage presently available to:
 - Retired employees hired on or before January 9, 2009;
 - Retired persons who retired for disability; and
 - Surviving spouses or surviving domestic partners of active employees who died in the line of duty.
- Retiree medical coverage—but no employer contribution—is available to retired employees hired on or after January 10, 2009, with at least 5 but less than 10 years of Credited Service with the Employers.
- Retiree medical coverage at the 50% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 10 years but less than 15 years of Credited Service with the Employers.
 - This segment of retirees will receive 50% of the full employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.

2022 Kaiser Monthly Rate Card

Washington Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,556.06	\$3,112.12	\$4,403.66	\$301.78	\$603.56	\$905.34	\$1,895.10
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,563.01	\$3,123.04	\$4,417.86	\$308.73	\$614.48	\$919.54	\$1,909.30

10-County Amount (or single tier premium, if less) ²	\$757.31	\$0.00	\$0.00	\$308.73	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$757.31	\$757.31	\$0.00	\$308.73	\$308.73	\$308.73
"Actuarial Difference" ⁴	\$805.70	\$805.70	\$805.70	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$780.02	\$780.02	\$0.00	\$152.88	\$152.88	\$152.88
Subtotal City Contributions	\$1,563.01	\$2,343.03	\$2,343.03	\$308.73	\$461.61	\$461.61	\$461.61
Non-Bargained Contribution Rate 2022	\$0.00	\$780.01	\$2,074.83	\$0.00	\$152.87	\$457.93	\$1,447.69

Final Member Contribution 2022	\$0.00	\$780.01	\$2,074.83	\$0.00	\$152.87	\$457.93	\$1,447.69
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Final Member Contribution 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
Difference—2022 vs. 2021 Contribution	\$0.00	\$50.38	\$134.02	\$0.00	(\$16.69)	(\$50.07)	\$66.95

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2022 vs. 2021—Washington Region

PY = Plan Year		Early Retirees			Medicare Retirees			
		Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Monthly Retiree Contributions	PY 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
	PY 2022	\$0.00	\$780.01	\$2,074.83	\$0.00	\$152.87	\$457.93	\$1,447.69
	\$ Change	\$0.00	\$50.38	\$134.02	\$0.00	(\$16.69)	(\$50.07)	\$66.95
	% Change	-	6.9%	6.9%	-	(9.8%)	(9.9%)	4.8%

Monthly Employer Contributions	PY 2021	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
	PY 2022	\$1,563.01	\$2,343.03	\$2,343.03	\$308.73	\$461.61	\$461.61	\$461.61
	\$ Change	\$100.76	\$151.14	\$151.14	(\$33.38)	(\$50.07)	(\$50.07)	(\$50.07)
	% Change	6.9%	6.9%	6.9%	(9.8%)	(9.8%)	(9.8%)	(9.8%)

Monthly Total Rate	PY 2021	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42
	PY 2022	\$1,563.01	\$3,123.04	\$4,417.86	\$308.73	\$614.48	\$919.54	\$1,909.30
	\$ Change	\$100.76	\$201.52	\$285.16	(\$33.38)	(\$66.76)	(\$100.14)	\$16.88
	% Change	6.9%	6.9%	6.9%	(9.8%)	(9.8%)	(9.8%)	0.9%

2022 Kaiser Monthly Rate Card

Northwest Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,147.09	\$2,294.18	\$3,246.25	\$420.22	\$840.44	\$1,260.66	\$1,792.51
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,154.04	\$2,305.10	\$3,260.45	\$427.17	\$851.36	\$1,274.86	\$1,806.71

10-County Amount (or single tier premium, if less) ²	\$757.31	\$0.00	\$0.00	\$427.17	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$757.31	\$757.31	\$0.00	\$427.17	\$427.17	\$427.17
"Actuarial Difference" ⁴	\$396.73	\$396.73	\$396.73	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$575.53	\$575.53	\$0.00	\$212.10	\$212.10	\$212.10
Subtotal City Contributions	\$1,154.04	\$1,729.57	\$1,729.57	\$427.17	\$639.27	\$639.27	\$639.27
Non-Bargained Contribution Rate 2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44

Final Member Contribution 2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44
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Final Member Contribution 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
Difference—2022 vs. 2021 Contribution	\$0.00	(\$28.72)	(\$76.42)	\$0.00	\$2.93	\$8.80	(\$44.77)

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2022 vs. 2021—Northwest Region

PY = Plan Year		Early Retirees			Medicare Retirees			
		Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Monthly Retiree Contributions	PY 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
	PY 2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44
	\$ Change	\$0.00	(\$28.72)	(\$76.42)	\$0.00	\$2.93	\$8.80	(\$44.77)
	% Change	-	(4.8%)	(4.8%)	-	1.4%	1.4%	(3.7%)

Monthly Employer Contributions	PY 2021	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
	PY 2022	\$1,154.04	\$1,729.57	\$1,729.57	\$427.17	\$639.27	\$639.27	\$639.27
	\$ Change	(\$57.45)	(\$86.17)	(\$86.17)	\$5.87	\$8.81	\$8.81	\$8.81
	% Change	(4.7%)	(4.7%)	(4.7%)	1.4%	1.4%	1.4%	1.4%

Monthly Total Rate	PY 2021	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67
	PY 2022	\$1,154.04	\$2,305.10	\$3,260.45	\$427.17	\$851.36	\$1,274.86	\$1,806.71
	\$ Change	(\$57.45)	(\$114.89)	(\$162.59)	\$5.87	\$11.74	\$17.61	(\$35.96)
	% Change	(4.7%)	(4.7%)	(4.7%)	1.4%	1.4%	1.4%	(2.0%)

2022 Kaiser Monthly Rate Card

Hawaii Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$850.78	\$1,701.56	\$2,407.72	\$359.40	\$718.80	\$1,078.20	\$1,424.96
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$857.73	\$1,712.48	\$2,421.92	\$366.35	\$729.72	\$1,092.40	\$1,439.16

10-County Amount (or single tier premium, if less) ²	\$757.31	\$0.00	\$0.00	\$366.35	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$757.31	\$757.31	\$0.00	\$366.35	\$366.35	\$366.35
"Actuarial Difference" ⁴	\$100.42	\$100.42	\$100.42	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$427.38	\$427.38	\$0.00	\$181.69	\$181.69	\$181.69
Subtotal City Contributions	\$857.73	\$1,285.11	\$1,285.11	\$366.35	\$548.04	\$548.04	\$548.04
Non-Bargained Contribution Rate 2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12

Final Member Contribution 2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12
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Final Member Contribution 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
Difference—2022 vs. 2021 Contribution	\$0.00	(\$22.39)	(\$59.55)	\$0.00	(\$2.40)	(\$7.19)	(\$39.56)

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2022 vs. 2021—Hawaii Region

PY = Plan Year		Early Retirees			Medicare Retirees			
		Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Monthly Retiree Contributions	PY 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
	PY 2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12
	\$ Change	\$0.00	(\$22.39)	(\$59.55)	\$0.00	(\$2.40)	(\$7.19)	(\$39.56)
	% Change	-	(5.0%)	(5.0%)	-	(1.3%)	(1.3%)	(4.3%)

Monthly Employer Contributions	PY 2021	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
	PY 2022	\$857.73	\$1,285.11	\$1,285.11	\$366.35	\$548.04	\$548.04	\$548.04
	\$ Change	(\$44.78)	(\$67.17)	(\$67.17)	(\$4.79)	(\$7.18)	(\$7.18)	(\$7.18)
	% Change	(5.0%)	(5.0%)	(5.0%)	(1.3%)	(1.3%)	(1.3%)	(1.3%)

Monthly Total Rate	PY 2021	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90
	PY 2022	\$857.73	\$1,712.48	\$2,421.92	\$366.35	\$729.72	\$1,092.40	\$1,439.16
	\$ Change	(\$44.78)	(\$89.56)	(\$126.72)	(\$4.79)	(\$9.58)	(\$14.37)	(\$46.74)
	% Change	(5.0%)	(5.0%)	(5.0%)	(1.3%)	(1.3%)	(1.3%)	(3.1%)

Recommendation

It is recommended that the Health Service Board (HSB) approve the Kaiser Permanente 2022 plan year rates and premium contributions for multi-region HMO plans for early retirees and Medicare retirees for the Washington, Northwest and Hawaii regions as presented in this material.

Appendix

2021 Kaiser Monthly Rate Card

Washington Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,455.30	\$2,910.60	\$4,118.50	\$335.16	\$670.32	\$1,005.48	\$1,878.22
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$342.11	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$342.11	\$342.11	\$342.11
"Actuarial Difference" ⁴	\$733.06	\$733.06	\$733.06	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$729.64	\$729.64	\$0.00	\$169.57	\$169.57	\$169.57
Subtotal City Contributions	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
Non-Bargained Contribution Rate 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74

Final Member Contribution 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
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Final Member Contribution 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
Difference—2021 vs. 2020 Contribution	\$0.00	\$42.92	\$114.18	\$0.00	\$4.88	\$14.64	\$76.14

NOTE—Footnotes 1 – 5 defined in Appendix

2021 Kaiser Monthly Rate Card

Northwest Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,204.54	\$2,409.07	\$3,408.84	\$414.35	\$828.70	\$1,243.05	\$1,828.47
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$421.30	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$421.30	\$421.30	\$421.30
"Actuarial Difference" ⁴	\$482.30	\$482.30	\$482.30	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$604.25	\$604.25	\$0.00	\$209.16	\$209.16	\$209.16
Subtotal City Contributions	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
Non-Bargained Contribution Rate 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21

Final Member Contribution 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
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Final Member Contribution 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
Difference—2021 vs. 2020 Contribution	\$0.00	(\$31.70)	(\$84.31)	\$0.00	(\$1.75)	(\$5.25)	(\$54.36)

NOTE—Footnotes 1 – 5 defined in Appendix

2021 Kaiser Monthly Rate Card

Hawaii Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$895.56	\$1,791.12	\$2,534.44	\$364.19	\$728.38	\$1,092.57	\$1,471.70
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$371.14	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$371.14	\$371.14	\$371.14
"Actuarial Difference" ⁴	\$173.32	\$173.32	\$173.32	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$449.77	\$449.77	\$0.00	\$184.08	\$184.08	\$184.08
Subtotal City Contributions	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
Non-Bargained Contribution Rate 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68

Final Member Contribution 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
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Final Member Contribution 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
Difference—2021 vs. 2020 Contribution	\$0.00	(\$19.90)	(\$52.93)	\$0.00	(\$1.91)	(\$5.73)	(\$193.95)

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Rate Card Footnotes

- 1) **Expense:** SFHSS Healthcare Sustainability Fund charge of \$3.00 per employee or retiree per month.
- 2) **10-County Amount:** Amount derived from annual survey described in Charter Section A8.423 of contributions provided by 10 most populous counties in CA, not including San Francisco—called the “average contribution”. The 2022 10-County amount is \$757.31.
- 3) **Single Retiree Offset:** Under Charter Section A8.428(b)(2), the 10-County amount is the first of three Charter contribution elements used to calculate retiree rates. Employers are required to pay lesser of the 10-County amount or actual cost of coverage for each retiree member.

Kaiser Rate Card Footnotes

- 4) **"Actuarial Difference"**: Under Charter Section A8.428(b)(3), the employers contribute the difference between Active Employee-Only premium and Early Retiree-Only premium. This is the second of three Charter contribution elements applied to the calculation of retiree rates.
- 5) **2000 Prop. E Contribution**: Under Charter Section A8.428(b)(3)(iii) and A8.428(c), employer contributions toward Retiree Only and Retiree +1 rates = $50\% \times [\text{Total Rate Cost} - 10\text{-County Amount} - \text{"Actuarial Difference"}]$. This is the third of three Charter contribution elements that applied to the calculation of retiree rates.

Member Contributions for All Retiree Tiers

Washington Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2021	2022		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$729.63	\$780.01	\$50.38	6.9%
	Non-Medicare Retiree / Medicare Dependent	\$169.56	\$152.87	(\$16.69)	(9.8%)
	Medicare Retiree / Non-Medicare Dependent	\$729.63	\$780.01	\$50.38	6.9%
	Medicare Retiree / Medicare Dependent	\$169.56	\$152.87	(\$16.69)	(9.8%)
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,940.81	\$2,074.83	\$134.02	6.9%
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,380.74	\$1,447.69	\$66.95	4.8%
	Medicare Retiree / Non-Medicare Dependents	\$1,940.81	\$2,074.83	\$134.02	6.9%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,380.74	\$1,447.69	\$66.95	4.8%
	Medicare Retiree / Medicare Dependents	\$508.00	\$457.93	(\$50.07)	(9.9%)

¹ For members receiving full City Charter employer contribution amounts.

Northwest Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2021	2022		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$604.25	\$575.53	(\$28.72)	(4.8%)
	Non-Medicare Retiree / Medicare Dependent	\$209.16	\$212.09	\$2.93	1.4%
	Medicare Retiree / Non-Medicare Dependent	\$604.25	\$575.53	(\$28.72)	(4.8%)
	Medicare Retiree / Medicare Dependent	\$209.16	\$212.09	\$2.93	1.4%
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,607.30	\$1,530.88	(\$76.42)	(4.8%)
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,212.21	\$1,167.44	(\$44.77)	(3.7%)
	Medicare Retiree / Non-Medicare Dependents	\$1,607.30	\$1,530.88	(\$76.42)	(4.8%)
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,212.21	\$1,167.44	(\$44.77)	(3.7%)
	Medicare Retiree / Medicare Dependents	\$626.79	\$635.59	\$8.80	1.4%

¹ For members receiving full City Charter employer contribution amounts.

Member Contributions for All Retiree Tiers

Hawaii Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2021	2022		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$449.76	\$427.37	(\$22.39)	(5.0%)
	Non-Medicare Retiree / Medicare Dependent	\$184.08	\$181.68	(\$2.40)	(1.3%)
	Medicare Retiree / Non-Medicare Dependent	\$449.76	\$427.37	(\$22.39)	(5.0%)
	Medicare Retiree / Medicare Dependent	\$184.08	\$181.68	(\$2.40)	(1.3%)
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,196.36	\$1,136.81	(\$59.55)	(5.0%)
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$930.68	\$891.12	(\$39.56)	(4.3%)
	Medicare Retiree / Non-Medicare Dependents	\$1,196.36	\$1,136.81	(\$59.55)	(5.0%)
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$930.68	\$891.12	(\$39.56)	(4.3%)
	Medicare Retiree / Medicare Dependents	\$551.55	\$544.36	(\$7.19)	(1.3%)

¹ For members receiving full City Charter employer contribution amounts.