

# San Francisco Health Service System Health Service Board

## **Rates & Benefits**

Kaiser Permanente Senior Advantage (California)  
Fully Insured Retiree Rates and Premiums Contributions  
for 2021 Plan Year

June 11, 2020

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# Contents

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- **Recommendation**
- **Introduction**
- **Aon Commentary on Kaiser Permanente Senior Advantage (KPSA) 2021 Rates, Including 2021 Program Rider Considerations**
- **2021 KPSA Monthly Rate Cards for Two Scenarios—Including 2021 vs. 2020 Rates Comparison**
- **Recommendation**
- **Appendix**
  - 2020 KPSA Medicare HMO Monthly Rate Card
  - KPSA Rate Card Footnotes
  - Medicare Advantage Prescription Drug (MAPD) Plan Definition
  - Member Contribution Change Exhibits for All Retiree Tiers

## Recommendation

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It is recommended that the Health Service Board (HSB) accept the KPSA Medicare HMO retiree rate cards as presented today under the **With Post-Discharge Meal Delivery Rider** scenario—which would include adoption of the new post-discharge meal delivery rider described in this presentation for the KPSA plan in 2021. This results in a 5.0% reduction in KPSA per member per month (PMPM) rate in 2021, versus the 2020 rate.

# Introduction and Aon Renewal Commentary

# Introduction

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This report provides the HSB with the recommendation for the fully insured 2021 Kaiser Permanente Senior Advantage (KPSA) Medicare HMO renewal in California.

There are 13,463 Medicare-eligible retirees and dependents enrolled in the Kaiser Senior Advantage Medicare HMO plan offered by the San Francisco Health Service System (SFHSS).

Since 2014, per a request by SFHSS, Kaiser has provided an early estimate for the following year's KPSA per member per month (PMPM) Medicare retiree rates to be used in rate card development.

# Aon Commentary on KPSA 2021 Rates

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## KPSA Medicare Plan Rate Derivation for 2021

- After a 12.2% rate increase from 2019 to 2020, the KPSA premium rate on a “status quo” basis, before considering the addition of a post-discharge meal delivery program, is decreasing 5.5% from 2020 to 2021.
  - The rate decrease including the post-discharge meal delivery program, which is recommended to add to the KPSA benefit for 2021, is 5.0%.
  - The rate includes enhancement of the transportation services rider added for the 2020 plan year, as wheelchair and gurney transport will now be included (program fees are increasing for this), as well as a fee for the existing Silver & Fit fitness program.
- Rate cards are contained in this document for both scenarios:
  - **2021 Status Quo (no meal delivery rider):** see pages 20 and 21.
  - **2021 With Post-Discharge Meal Delivery Rider Added:** see pages 22 and 23.

## Aon Commentary on KPSA 2021 Rates

Derivation of the 2021 KPSA Medicare HMO per member per month (PMPM) premium rate (\$347.37), which is a decrease of 5.0% from 2020 (following a 12.2% increase from 2019 to 2020), is shown below. Further explanation of the change elements are presented in the following pages.

<b>KPSA Medicare Plan Rate Change Drivers—2020 to 2021 (Kaiser premium only—not including SFHSS rate loads)</b>	<b>PMPM Rate Element</b>
2020 (pre-CMS reconciliation) Kaiser Medicare Member premium rate	\$365.76
Change in year-to-year Medicare reconciliation amount	(\$8.90)
Underwriting trend, 2020-2021	(\$15.16)
Cost change (2020-2021) for CMS innovation member programs <sup>1</sup>	\$5.67
2021 KPSA Medicare Member premium rate (sum of figures above—released before 2021 final CMS approval <sup>2</sup> )	\$347.37

<sup>1</sup> Programs described in this presentation—Silver & Fit fitness benefit, enhanced transportation rider with wheelchair and gurney transport added, and post-discharge meal delivery rider (up to 84 meals once per year after hospital discharge).

<sup>2</sup> Final CMS reconciliation process described later in this document.

# Aon Commentary on KPSA 2021 Rates

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## **KPSA Medicare Plan Rate Derivation for 2021**

- The proposed KPSA plan 2021 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 2021 rate.
- Given that it is an estimate, Kaiser Permanente (Kaiser) will reconcile any differences between the 2021 rate provided today and the ultimate final 2021 rate next Spring. The difference will be applied to the 2022 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.



## Aon Commentary on KPSA 2021 Rates

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Both the Medicare reconciliation adjustment and underlying Kaiser medical trend adjustment are favorable to SFHSS in Kaiser's 2021 plan year KPSA rate development. With these favorable underwriting elements, the 2021 KPSA Medicare plan initial billed rate before consideration of the post-discharge meal delivery rider (\$345.62 PMPM) is 5.5% lower than the 2020 KPSA Medicare plan initial billed rate (\$365.76 PMPM).

When setting the total KPSA premiums in SFHSS rate cards, the following costs are also included in rate cards:

- VSP Basic Plan vision premiums (unchanged from 2020 levels); and
- The SFHSS Healthcare Sustainability Fund charge of \$3.00 per retiree per month, which is unchanged from the 2020 fee.

# 2021 Program Rider Consideration

## 2021 Program Rider Consideration

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- In recent years, Medicare Advantage plans have been encouraged to add programs that provide support for members around the health care services they obtain.
- Three programs are discussed on the following pages for KPSA consideration in the 2021 plan year—a mix of programs already in KPSA this year, as well as an enhancement and a new program for consideration into 2021.
  - (1) Continuation consideration: Silver & Fit (fitness)
  - (2) Enhancement consideration: medical appointment and post-hospital discharge transportation service
  - (3) New consideration: post-hospital discharge meal delivery service

## (1) Continuation Consideration—Silver & Fit

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- The KPSA plan presently includes an exercise and healthy aging program called Silver & Fit, which is similar to the Silver Sneakers program included in the UHC MA PPO plan.
- Silver & Fit provides for either a gym membership or a home fitness program for KPSA members that enroll.
- The 2021 premium charge for Silver & Fit is \$2.80 PMPM (or about \$452,000 total), which is a direct passthrough of the program cost.
  - Silver & Fit is operated by American Specialty Health (ASH).
- In 2019, there were 1,185 members enrolled in a gym membership and 125 members enrolled in the home fitness program—in total, approximately 10% of total KPSA membership.

## (2) Enhancement Consideration—Transportation Service

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- As background, the HSB approved a transportation benefits enhancement to both Medicare plans recently (UHC MA PPO plan for 2019 plan year, and KPSA for 2020 plan year).
  - This provides transportation services at no cost to the member for medical appointments (up to 24 one-way rides annually), as well as post-discharge after a hospital stay ends (with a 50-mile distance limit per trip).
- Presently, the KPSA transportation rider does not accommodate transportation of a member in a wheelchair or gurney during the ride—they must be moved into a seat in the vehicle presently for transport.

## (2) Enhancement Consideration—Transportation Service

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- For the 2021 plan year, KPSA is preparing to accommodate transportation of a member in a wheelchair or gurney—to allow for this, the transportation rider fee in the KPSA rate will increase from \$2.75 PMPM in 2020 to \$3.87 PMPM in 2021 (increase of about \$181,000 annually).
- Through the first three months of 2020, there have been 47 rides delivered to SFHSS KPSA members through the existing transportation rider.
- Pricing is based on these utilization assumptions from KPSA derived from Kaiser’s observations for these services in other Kaiser plan geographies:
  - 5% utilization of total members for medical appointment rides.
  - 3% utilization of total members for post-discharge rides.
  - There is also a small additional amount in pricing to cover administration and information technology support for the program.

### (3) New Consideration—Post-Discharge Meal Delivery

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- In 2019, a post-discharge meal delivery rider for up to 84 meals once annually was added to the UHC MA PPO plan.
- For 2021, KPSA now has the ability to offer a similar post-discharge meal delivery service via a plan rider (this is not offered in the KPSA plan currently).
  - Up to 84 home-delivered meals immediately following an inpatient hospitalization when referred by a clinical staff member—this includes 3 meals per day for 4 weeks, limited to one utilization per year.
  - All meals are ordered in succession of one another immediately following an inpatient hospitalization, and cannot be spread out throughout the course of the year.
  - The cost for the meals benefit for KPSA members is \$1.75 PMPM (or about \$283,000 total).
- Pricing assumes 3% utilization of total members for post-discharge meal delivery, based on experience of the vendor (Mom’s Meals) with other plans.
  - There is also a small additional amount in pricing to cover administration and information technology support for the program.

## Program Enhancements—2021 Plan Year Premiums

- The table below shows 2021 PMPM premiums and aggregate premiums based on 13,463 current enrolled KPSA members for the three quoted program riders in 2021:

KPSA Program	2020 Program Status	2021 Cost (PMPM / Total)
Silver & Fit	Included	\$2.80 / \$452,000
Transportation	Included (\$2.75 PMPM) but without wheelchair and gurney transport capabilities that would be new in 2021	\$3.87 / \$625,000 (includes new wheelchair and gurney transport capabilities)
Post-Discharge Meal Delivery	Not offered	\$1.75 / \$283,000
Total - 3 Programs	\$2.75 / \$444,000	\$8.42 / \$1,360,000

- The cost increment from 2020 to 2021, if all three proposed 2021 programs are offered, is \$5.67 PMPM / \$916,000 total.



# KPSA 2021 Rate Cards for Two Scenarios

# KPSA 2021 Rate Cards for Two Scenarios

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Following are two sets of 2021 rate cards:

- 1) **Status Quo** (incorporating overall 5.5% KPSA rate decrease with wheelchair/gurney enhancement to transportation rider, but no post-discharge meal delivery rider); and
- 2) **With Post-Discharge Meal Delivery Rider** version (incorporating overall 5.0% KPSA rate decrease—including \$1.75 PMPM cost for post-discharge meal delivery rider).

It is recommended today that the HSB approve the **With Post-Discharge Meal Delivery Rider** 2021 rate card.

# Retiree Medical Contributions in Rate Cards

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- 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 Services 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.

# Comparison of 2021 Monthly Retiree Contributions

## Status Quo and With Meal Delivery Rider Scenarios

		KPSA—Medicare Retirees			
		Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
<b>“Status Quo” Retiree Contributions</b>	<b>Plan Year 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
	<b>Plan Year 2021</b>	<b>\$0.00</b>	<b>\$174.79</b>	<b>\$523.32</b>	<b>\$738.76</b>
	<i>\$ Change</i>	<i>\$0.00</i>	<i>-\$10.07</i>	<i>-\$30.21</i>	<i>\$20.42</i>
	<i>% Change</i>	<i>-</i>	<i>-5.4%</i>	<i>-5.5%</i>	<i>2.8%</i>
<b>“With Meal Delivery Rider” Retiree Contributions</b>	<b>Plan Year 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
	<b>Plan Year 2021</b>	<b>\$0.00</b>	<b>\$175.67</b>	<b>\$525.95</b>	<b>\$739.64</b>
	<i>\$ Change</i>	<i>\$0.00</i>	<i>-\$9.19</i>	<i>-\$27.58</i>	<i>\$21.30</i>
	<i>% Change</i>	<i>-</i>	<i>-5.0%</i>	<i>-5.0%</i>	<i>3.0%</i>

# Proposed 2021 KPSA Monthly Rate Card

## Status Quo Scenario (No Meal Delivery Rider)

	KPSA—Medicare Retirees			
	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$345.62	\$691.24	\$1,036.49	\$1,251.93
Vision	\$3.95	\$7.92	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$352.57</b>	<b>\$702.16</b>	<b>\$1,050.69</b>	<b>\$1,266.13</b>
10-County Amount (or single tier premium, if less) <sup>2</sup>	\$352.57	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$352.57	\$352.57	\$352.57
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$174.80	\$174.80	\$174.80
Subtotal Employer Contributions	\$352.57	\$527.37	\$527.37	\$527.37
<b>Non-Bargained Contribution Rate 2021</b>	<b>\$0.00</b>	<b>\$174.79</b>	<b>\$523.32</b>	<b>\$738.76</b>
<b>Final Member Contribution 2021</b>	<b>\$0.00</b>	<b>\$174.79</b>	<b>\$523.32</b>	<b>\$738.76</b>
<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
<b>Difference—2021 vs. 2020 Contribution</b>	<b>\$0.00</b>	<b>(\$10.07)</b>	<b>(\$30.21)</b>	<b>\$20.42</b>

**NOTE—Footnotes 1 – 5 defined in Appendix**

# KPSA Monthly Premiums and Contributions—2021 vs. 2020

## Status Quo Scenario (No Meal Delivery Rider)

		KPSA—Medicare Retirees			
		Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Monthly Retiree Contributions	Plan Year 2020	\$0.00	\$184.86	\$553.53	\$718.34
	Plan Year 2021	\$0.00	\$174.79	\$523.32	\$738.76
	\$ Change	\$0.00	-\$10.07	-\$30.21	\$20.42
	% Change	-	-5.4%	-5.5%	2.8%
Monthly Employer Contributions	Plan Year 2020	\$372.71	\$557.58	\$557.58	\$557.58
	Plan Year 2021	\$352.57	\$527.37	\$527.37	\$527.37
	\$ Change	-\$20.14	-\$30.21	-\$30.21	-\$30.21
	% Change	-5.4%	-5.4%	-5.4%	-5.4%
Monthly Total Rate	Plan Year 2020	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	Plan Year 2021	\$352.57	\$702.16	\$1,050.69	\$1,266.13
	\$ Change	-\$20.14	-\$40.28	-\$60.42	-\$9.79
	% Change	-5.4%	-5.4%	-5.4%	-0.8%

# Proposed 2021 KPSA Monthly Rate Card

## With Meal Delivery Rider Scenario

	KPSA—Medicare Retirees			
	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$347.37	\$694.74	\$1,041.74	\$1,255.43
Vision	\$3.95	\$7.92	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$354.32</b>	<b>\$705.66</b>	<b>\$1,055.94</b>	<b>\$1,269.63</b>
10-County Amount (or single tier premium, if less) <sup>2</sup>	\$354.32	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$354.32	\$354.32	\$354.32
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$175.67	\$175.67	\$175.67
Subtotal Employer Contributions	\$354.32	\$529.99	\$529.99	\$529.99
<b>Non-Bargained Contribution Rate 2021</b>	<b>\$0.00</b>	<b>\$175.67</b>	<b>\$525.95</b>	<b>\$739.64</b>
<b>Final Member Contribution 2021</b>	<b>\$0.00</b>	<b>\$175.67</b>	<b>\$525.95</b>	<b>\$739.64</b>
<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
<b>Difference—2021 vs. 2020 Contribution</b>	<b>\$0.00</b>	<b>(\$9.19)</b>	<b>(\$27.58)</b>	<b>\$21.30</b>

**NOTE—Footnotes 1 – 5 defined in Appendix**

# KPSA Monthly Premiums and Contributions—2021 vs. 2020

## With Meal Delivery Rider Scenario

		KPSA—Medicare Retirees			
		Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Monthly Retiree Contributions	Plan Year 2020	\$0.00	\$184.86	\$553.53	\$718.34
	Plan Year 2021	\$0.00	\$175.67	\$525.95	\$739.64
	\$ Change	\$0.00	-\$9.19	-\$27.58	\$21.30
	% Change	-	-5.0%	-5.0%	3.0%
Monthly Employer Contributions	Plan Year 2020	\$372.71	\$557.58	\$557.58	\$557.58
	Plan Year 2021	\$354.32	\$529.99	\$529.99	\$529.99
	\$ Change	-\$18.39	-\$27.59	-\$27.59	-\$27.59
	% Change	-4.9%	-4.9%	-4.9%	-4.9%
Monthly Total Rate	Plan Year 2020	\$372.71	\$742.44	\$1,111.11	\$1,275.92
	Plan Year 2021	\$354.32	\$705.66	\$1,055.94	\$1,269.63
	\$ Change	-\$18.39	-\$36.78	-\$55.17	-\$6.29
	% Change	-4.9%	-5.0%	-5.0%	-0.5%



## Recommendation

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It is recommended that the Health Service Board (HSB) accept the KPSA Medicare HMO retiree rate cards as presented today under the **With Post-Discharge Meal Delivery Rider** scenario—which would include adoption of the new post-discharge meal delivery rider described in this presentation for the KPSA plan in 2021. This results in a 5.0% reduction in KPSA per member per month (PMPM) rate in 2021, versus the 2020 rate.

# Appendix

## 2020 KPSA Monthly Rate Card

	KPSA—Medicare Retirees			
	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$365.76	\$731.52	\$1,096.91	\$1,261.72
Vision	\$3.95	\$7.92	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$372.71</b>	<b>\$742.44</b>	<b>\$1,111.11</b>	<b>\$1,275.92</b>
10-County Amount (or single tier premium, if less) <sup>2</sup>	\$372.71	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$372.71	\$372.71	\$372.71
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$184.87	\$184.87	\$184.87
Subtotal Employer Contributions	\$372.71	\$557.58	\$557.58	\$557.58
<b>Non-Bargained Contribution Rate 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$184.86</b>	<b>\$553.53</b>	<b>\$718.34</b>
<b>Final Member Contribution 2019</b>	<b>\$0.00</b>	<b>\$164.93</b>	<b>\$493.72</b>	<b>\$669.01</b>
<b>Difference—2020 vs. 2019 Contribution</b>	<b>\$0.00</b>	<b>\$19.93</b>	<b>\$59.81</b>	<b>\$49.33</b>

**NOTE—Footnotes 1 – 5 defined in Appendix**

## Kaiser Rate Card Footnotes

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- 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 2021 10-County amount is \$729.19.
- 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

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- 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.

## MAPD Plan Definition

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### **Medicare Advantage Prescription Drug Plan (MAPD):**

- MAPD includes Medicare Part D and is available to beneficiaries enrolled in Medicare Part A and Part B. SFHSS offers only MAPD plans in which the Center for Medicare and Medicaid Services (CMS) pays a Managed Care Organization a per member per month premium. SFHSS negotiates additional benefits not covered by MAPD plans alone. Kaiser's Medicare Advantage Plan is called Kaiser Permanente Senior Advantage, or KPSA.

### Status Quo Scenario for 2021 (No Meal Delivery Rider)

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2020	2021		
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$321.37	\$339.75	\$18.38	5.7%
	Medicare Retiree / Medicare Dependent	\$184.86	\$174.79	(\$10.07)	-5.4%
Retiree + 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$854.85	\$903.72	\$48.87	5.7%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$718.34	\$738.76	\$20.42	2.8%
	Medicare Retiree / Medicare Dependents	\$553.53	\$523.32	(\$30.21)	-5.5%

<sup>1</sup> For members receiving full City Charter employer contribution amounts.

### With Meal Delivery Rider Scenario for 2021

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2020	2021		
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$321.37	\$339.75	\$18.38	5.7%
	Medicare Retiree / Medicare Dependent	\$184.86	\$175.67	(\$9.19)	-5.0%
Retiree + 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$854.85	\$903.72	\$48.87	5.7%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$718.34	\$739.64	\$21.30	3.0%
	Medicare Retiree / Medicare Dependents	\$553.53	\$525.95	(\$27.58)	-5.0%

<sup>1</sup> For members receiving full City Charter employer contribution amounts.