

# San Francisco Health Service System Health Service Board

## Rates & Benefits

UnitedHealthcare (UHC) Medicare Advantage PPO Fully Insured Retiree Rates and Premium Contributions for 2020 Plan Year

June 13, 2019

Prepared by:  
Health Solutions



# Contents

---

- **Recommendation Summary**
- **Introduction**
- **Aon Commentary on UHC Medicare Advantage (MA) PPO 2020 Rates**
- **Design and Program Change Considerations for 2020**
- **2020 UHC MA PPO Monthly Rate Cards for Two Scenarios—Including 2020 vs. 2019 Rates Comparison**
- **Recommendation**
- **Appendix**
  - 2019 UHC MA PPO Monthly Rate Card
  - UHC MA PPO Rate Card Footnotes
  - Glossary of Plan Terms
  - Member Contribution Change Exhibits for All Retiree Tiers

## Recommendation Summary

---

In this presentation, two scenarios are presented for UHC MA PPO plan renewal—(1) Status Quo, and (2) a package of one recommended plan design change and one recommended new program for the 2020 plan year.

Rates for the 2019 plan year and the two 2020 plan year scenarios for the UHC MA PPO on per member per month (PMPM) basis are:

- **2019 Current:** \$371.68 (0.7% decrease from 2018 rates)
- **2020 Status Quo (no changes):** \$434.87 (+17.0% vs. 2019)—**see pages 17 and 18 for Status Quo scenario rates**
- **2020 With Proposed Design and Program Changes:** \$433.42 (+16.6% vs. 2019)—**see pages 19 and 20 for With Changes scenario rates**

Today's recommendation for approval by the Health Service Board (HSB) is the **“With Proposed Design and Program Changes”** approach. This material outlines specifics of the renewal and proposed changes to the UHC MA PPO plan for the 2020 plan year.

# Introduction and Aon Renewal Commentary

# Introduction

---

This reports provides the Health Service Board (HSB) with the recommendations for the fully insured 2020 UnitedHealthcare (UHC) Medicare Advantage (MA) PPO plan.

There are 15,886 Medicare-eligible retirees and dependents enrolled in the UHC MA PPO plan.

UHC's 2020 rate on a per retiree per month (PRPM) basis for the MA PPO plan is \$434.87 PMPM on a **status quo (no design or program changes)** basis. This represents a 17.0% increase over 2019 rates.

This follows a 0.7% decrease in rates from 2018 to 2019.

# Aon Commentary on UHC MA PPO 2020 Rates

---

The “Status Quo Basis” 17.0% rate increase for the UHC MA PPO plan is driven by these factors.

- **Return of ACA HIT for 2020:** After a one-year suspension in 2019 of the Affordable Care Act’s Health Insurance Tax (ACA HIT) after it applied for 2018 rating, it is now returning (as of today) for the 2020 plan year. This contributes 10% of the overall 17% increase—or more than half of the increase.
- **Claims Trend and Underwriting Factors:** The remaining 7% of the overall 17% increase is due to claim trend forecasts and other underwriting factors. The 7% increase for this element is in line with national health care cost increase trend expectations.

## Aon Commentary on UHC MA PPO 2020 Rates

---

When setting the total UHC MA PPO premiums, the following SFHSS costs are included:

- The VSP vision Basic Plan premiums; and
- The Healthcare Sustainability Fund charge of \$3.00 per retiree per month.

Best Doctors expert opinion service costs are no longer included starting in 2020 given recent HSB decision to allow the existing contract to expire on December 31, 2019.

# Proposed 2020 Design and Program Changes



# UHC MA PPO 2020 Renewal

## Design and Program Change Recommendations

---

UHC proposed the Status Quo +17.0% renewal for 2020, as well as a renewal that incorporates one design change and one program enhancement that is recommended SFHSS adopt:

- **Plan design change to aid in lowering the premium rate increase for 2020 and to cover costs of the recommended new program below:** increase specialist office visit copay from \$15 current to \$20 proposed.
- **New program to support members:** 14 meals annually per member delivered via Mom's Meals Nourishcare (this is in addition to the post-discharge meal delivery program implemented for 2019).

## Recommended Plan Design Change—Specialist Copay

- Current office visit copayments for the UHC MA PPO plan are \$5 for primary care provider visits and \$15 for specialist physicians—this compares to \$20 copayments for all office visits under the KPSA plan.

Physician Type	Per Office Visit Member Copayment		
	KPSA Current	UHC MA PPO Current	UHC MA PPO Proposed
Primary Care	\$20	\$5	\$5
Specialist	\$20	\$15	\$20

- As shown above, the proposed recommendation to increase the 2020 UHC MA PPO specialist copayment to \$20 partially offsets the 17% rate increase (by \$2.50 PMPM)—while enhancing the importance of primary care since that copayment would remain at \$5.
- With an increased focus on enhancing access to quality nutrition options to SFHSS Medicare members, a recommended new meal delivery benefit is presented on the next page.
  - This specialist copayment change would help to fund a new meal delivery benefit.

## Recommended Program Enhancement—Meal Delivery

---

- CMS now allows for Medicare health plans to offer enhanced benefits which are aimed at improving patient outcomes for members—several of these enhancements were implemented in the UHC MA PPO plan in 2019, including:
  - Post-hospital discharge transition support—transportation upon discharge and a meal delivery program that delivers 3 meals per day when ordered by a physician or non-physician practitioner;
  - Routine transportation services to take members to and from medically related appointments (up to 24 one-way rides per year); and
  - Enhanced access to nutrition counseling benefit with 4 visits per year.
- Mom’s Meals Nourishcare, the same organization that provides the post-hospital discharge meal delivery service above, also now sponsors the ability to provide meal delivery to all plan members in order to allow members to engage in a trial of this program on a plan-paid basis.

## Recommended Program Enhancement—Meal Delivery

---

- The Mom's Meals Nourishcare program enhancement recommendation would provide a one-time shipment of 14 freshly-made, home-delivered meals annually per plan member—not subject to medical requirements.
  - Members would call Mom's Meals Nourishcare to access the benefit.
  - The following meal options are available to support member nutrition needs: diabetes-friendly, renal, lower sodium, heart friendly, cancer support, pureed, gluten-free, vegetarian, and general wellness.
  - Breakfast, lunch, and dinner options are available—including culturally diverse meal options.
  - Meals remain fresh in the refrigerator up to 14 days, and can be frozen up to 90 days.
- Members are able to purchase meals on their own after the annual benefit has been exhausted, at a cost of \$6.99 per meal with free shipping.
- The rate increase for this plan-paid meal delivery benefit is \$1.05 PMPM.

# UHC MA PPO 2020 Rate Cards for Two Scenarios

# UHC MA PPO 2020 Rate Cards for Two Scenarios

---

Following are two sets of 2020 rate cards:

- 1) **Status Quo** (incorporating overall 17.0% UHC MA PPO rate increase); and
- 2) **With Proposed Design and Program Changes** version (incorporating overall 16.6% UHC MA PPO rate increase).

Each of these two versions has distinct mixed Medicare family columns for each of these variations of non-Medicare dependent plan enrollment:

- UHC City Plan PPO (and City Plan—Choice Not Available);
- BSC Access+; and
- BSC Trio.

# 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 Services with the Employers.

## Retiree Medical Contributions in Rate Cards

---

- 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 of Credited Service with the Employers, but less than 15 years of Credited Service.
  - 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 2020 Retiree Contributions

## Status Quo and With Proposed Changes Scenarios

PY = Plan Year CNA = Choice Not Available		All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
		Retiree Only	Retiree + 1	Retiree + 2+	1+ Non-Medicare in UHC City Plan / CP-CNA	1+ Non-Medicare in BSC Access+	1+ Non-Medicare in BSC Trio
“Status Quo” Retiree Contributions	PY 2019	\$0.00	\$187.82	\$562.78	\$950.62	\$908.44	\$804.71
	PY 2020	\$0.00	\$219.42	\$657.57	\$904.55	\$957.39	\$842.65
	\$ Change	+\$0.00	+\$31.60	+\$94.79	-\$46.07	+\$48.95	+\$37.94
	% Change	—	16.8%	16.8%	-4.8%	5.4%	4.7%
“With Proposed Changes” Retiree Contributions	PY 2019	\$0.00	\$187.82	\$562.78	\$950.62	\$908.44	\$804.71
	PY 2020	\$0.00	\$218.69	\$655.39	\$903.82	\$956.66	\$841.92
	\$ Change	+\$0.00	+\$30.87	+\$92.61	-\$46.80	+\$48.22	+\$37.21
	% Change	—	+16.4%	+16.5%	-4.9%	+5.3%	+4.6%

# 2020 UHC MA PPO Monthly Rate Card

## Status Quo Scenario

CNA = Choice Not Available

	All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
	Retiree Only	Retiree + 1	Retiree + 2+	1+ Non- Medicare in UHC City Plan / CP- CNA	1+ Non- Medicare in BSC Access+	1+ Non- Medicare in BSC Trio
Premium	\$434.87	\$869.74	\$1,304.61	\$1,551.59	\$1,604.43	\$1,489.69
Vision	\$3.95	\$7.92	\$11.20	\$11.20	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$441.82</b>	<b>\$880.66</b>	<b>\$1,318.81</b>	<b>\$1,565.79</b>	<b>\$1,618.63</b>	<b>\$1,503.89</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$441.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$441.82	\$441.82	\$441.82	\$441.82	\$441.82
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$219.42	\$219.42	\$219.42	\$219.42	\$219.42
Subtotal City Contributions	\$441.82	\$661.24	\$661.24	\$661.24	\$661.24	\$661.24
<b>Non-Bargained Contribution Rate 2020</b>	<b>\$0.00</b>	<b>\$219.42</b>	<b>\$657.57</b>	<b>\$904.55</b>	<b>\$957.39</b>	<b>\$842.65</b>

<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$219.42</b>	<b>\$657.57</b>	<b>\$904.55</b>	<b>\$957.39</b>	<b>\$842.65</b>
---------------------------------------	---------------	-----------------	-----------------	-----------------	-----------------	-----------------

<b>Final Member Contribution 2019</b>	<b>\$0.00</b>	<b>\$187.82</b>	<b>\$562.78</b>	<b>\$950.62</b>	<b>\$908.44</b>	<b>\$804.71</b>
<b>Difference—2020 vs. 2019 Contribution</b>	<b>\$0.00</b>	<b>\$31.60</b>	<b>\$94.79</b>	<b>-\$46.07</b>	<b>\$48.95</b>	<b>\$37.94</b>

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

# UHC MA PPO Retiree Monthly Rates and Contributions

## 2020 vs. 2019—Status Quo Scenario

PY = Plan Year CNA = Choice Not Available		All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
		Retiree Only	Retiree + 1	Retiree + 2+	1+ Non-Medicare in UHC City Plan / CP-CNA <sup>1</sup>	1+ Non-Medicare in BSC Access+	1+ Non-Medicare in BSC Trio
Monthly Retiree Contributions	PY 2019	\$0.00	\$187.82	\$562.78	\$950.62	\$908.44	\$804.71
	PY 2020	\$0.00	\$219.42	\$657.57	\$904.55	\$957.39	\$842.65
	\$ Change	+\$0.00	+\$31.60	+\$94.79	-\$46.07	+\$48.95	+\$37.94
	% Change	—	16.8%	16.8%	-4.8%	5.4%	4.7%
Monthly Employer Contributions	PY 2019	\$379.78	\$567.61	\$567.61	\$567.61	\$567.61	\$567.61
	PY 2020	\$441.82	\$661.24	\$661.24	\$661.24	\$661.24	\$661.24
	\$ Change	+\$62.04	+\$93.63	+\$93.63	+\$93.63	+\$93.63	+\$93.63
	% Change	16.3%	16.5%	16.5%	16.5%	16.5%	16.5%
Monthly Total Rate	PY 2019	\$379.78	\$755.43	\$1,130.39	\$1,518.23	\$1,476.05	\$1,372.32
	PY 2020	\$441.82	\$880.66	\$1,318.81	\$1,565.79	\$1,618.63	\$1,503.89
	\$ Change	+\$62.04	+\$125.23	+\$188.42	+\$47.56	+\$142.58	+\$131.57
	% Change	16.3%	16.6%	16.7%	3.1%	9.7%	9.6%

# 2020 UHC MA PPO Monthly Rate Card

## With Proposed Design and Program Changes Scenario

CNA = Choice Not Available

	All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
	Retiree Only	Retiree + 1	Retiree + 2+	1+ Non- Medicare in UHC City Plan / CP- CNA	1+ Non- Medicare in BSC Access+	1+ Non- Medicare in BSC Trio
Premium	\$433.42	\$866.84	\$1,300.26	\$1,548.69	\$1,601.53	\$1,486.79
Vision	\$3.95	\$7.92	\$11.20	\$11.20	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$440.37</b>	<b>\$877.76</b>	<b>\$1,314.46</b>	<b>\$1,562.89</b>	<b>\$1,615.73</b>	<b>\$1,500.99</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$440.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$440.37	\$440.37	\$440.37	\$440.37	\$440.37
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$218.70	\$218.70	\$218.70	\$218.70	\$218.70
Subtotal City Contributions	\$440.37	\$659.07	\$659.07	\$659.07	\$659.07	\$659.07
<b>Non-Bargained Contribution Rate 2020</b>	<b>\$0.00</b>	<b>\$218.69</b>	<b>\$655.39</b>	<b>\$903.82</b>	<b>\$956.66</b>	<b>\$841.92</b>

<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$218.69</b>	<b>\$655.39</b>	<b>\$903.82</b>	<b>\$956.66</b>	<b>\$841.92</b>
---------------------------------------	---------------	-----------------	-----------------	-----------------	-----------------	-----------------

<b>Final Member Contribution 2019</b>	<b>\$0.00</b>	<b>\$187.82</b>	<b>\$562.78</b>	<b>\$950.62</b>	<b>\$908.44</b>	<b>\$804.71</b>
<b>Difference—2020 vs. 2019 Contribution</b>	<b>\$0.00</b>	<b>\$30.87</b>	<b>\$92.61</b>	<b>-\$46.80</b>	<b>\$48.22</b>	<b>\$37.21</b>

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

# UHC MA PPO Retiree Monthly Rates and Contributions

## 2020 vs. 2019—With Proposed Design and Program Changes Scenario

PY = Plan Year CNA = Choice Not Available		All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
		Retiree Only	Retiree + 1	Retiree + 2+	1+ Non-Medicare in UHC City Plan / CP-CNA <sup>1</sup>	1+ Non-Medicare in BSC Access+	1+ Non-Medicare in BSC Trio
Monthly Retiree Contributions	PY 2019	\$0.00	\$187.82	\$562.78	\$950.62	\$908.44	\$804.71
	PY 2020	\$0.00	\$218.69	\$655.39	\$903.82	\$956.66	\$841.92
	\$ Change	+\$0.00	+\$30.87	+\$92.61	-\$46.80	+\$48.22	+\$37.21
	% Change	—	+16.4%	+16.5%	-4.9%	+5.3%	+4.6%
Monthly Employer Contributions	PY 2019	\$379.78	\$567.61	\$567.61	\$567.61	\$567.61	\$567.61
	PY 2020	\$440.37	\$659.07	\$659.07	\$659.07	\$659.07	\$659.07
	\$ Change	+\$60.59	+\$91.46	+\$91.46	+\$91.46	+\$91.46	+\$91.46
	% Change	+16.0%	+16.1%	+16.1%	+16.1%	+16.1%	+16.1%
Monthly Total Rate	PY 2019	\$379.78	\$755.43	\$1,130.39	\$1,518.23	\$1,476.05	\$1,372.32
	PY 2020	\$440.37	\$877.76	\$1,314.46	\$1,562.89	\$1,615.73	\$1,500.99
	\$ Change	+\$60.59	+\$122.33	+\$184.07	+\$44.66	+\$139.68	+\$128.67
	% Change	+16.0%	+16.2%	+16.3%	+2.9%	+9.5%	+9.4%

# Recommendation

## Recommendation

---

It is recommended that the Health Service Board accept the UHC MA PPO retiree rates as presented today under the **With Proposed Design and Program Changes** scenario—which would include adoption of these changes for 2020:

- **Plan design change to aid in lowering the premium rate increase for 2020 and to cover costs of the recommended new programs:** increase specialist office visit copay from \$15 current to \$20 proposed.
- **New program to support members:** 14 meals annually per member delivered via Mom's Meal Nourishcare.

# Appendix



# 2019 UHC MA PPO Monthly Rate Card

CNA = Choice Not Available	All Members in Medicare			Full Family—2 in Medicare, 1+ Non-Medicare		
	Retiree Only	Retiree + 1	Retiree +2+	1+ Non-Medicare in UHC City Plan / CP-CNA	1+ Non-Medicare in BSC Access+	1+ Non-Medicare in BSC Trio
Premium	\$371.68	\$743.36	\$1,115.04	\$1,502.88	\$1,460.70	\$1,356.97
Vision	\$3.95	\$7.92	\$11.20	\$11.20	\$11.20	\$11.20
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Best Doctors (expert medical opinion service)	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15	\$1.15
<b>Total</b>	<b>\$379.78</b>	<b>\$755.43</b>	<b>\$1,130.39</b>	<b>\$1,518.23</b>	<b>\$1,476.05</b>	<b>\$1,372.32</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$379.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$379.78	\$379.78	\$379.78	\$379.78	\$379.78
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$187.83	\$187.83	\$187.83	\$187.83	\$187.83
Subtotal City Contributions	\$379.78	\$567.61	\$567.61	\$567.61	\$567.61	\$567.61
<b>Non-Bargained Contribution Rate 2019</b>	<b>\$0.00</b>	<b>\$187.82</b>	<b>\$562.78</b>	<b>\$950.62</b>	<b>\$908.44</b>	<b>\$804.71</b>

<b>Final Member Contribution 2019</b>	<b>\$0.00</b>	<b>\$187.82</b>	<b>\$562.78</b>	<b>\$950.62</b>	<b>\$908.44</b>	<b>\$804.71</b>
---------------------------------------	---------------	-----------------	-----------------	-----------------	-----------------	-----------------

<b>Final Member Contribution 2018</b>	<b>\$0.00</b>	<b>\$189.06</b>	<b>\$566.50</b>	<b>\$1,037.24</b>	<b>\$841.15</b>	<b>\$773.08</b>
<b>Difference, 2019 Versus 2018 Contribution</b>	<b>\$0.00</b>	<b>-\$1.24</b>	<b>-\$3.72</b>	<b>-\$86.62</b>	<b>\$67.29</b>	<b>\$31.63</b>

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

## UHC MA PPO 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 2020 10-County amount is \$705.92.
- 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.

## UHC MA PPO 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.

## Glossary of Plan Terms

---

- **Medicare Advantage Prescription Drug Plan (MAPD):** Medicare Advantage Prescription Drug Plan (MAPD) includes Medicare Part D and is available to beneficiaries enrolled in Medicare Part A and Part B. HSS 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. HSS negotiates additional benefits not covered by MAPD plans alone
- **PPO:** Preferred Provider Organization (PPO) benefit coverage is distinguished by a panel of preferred providers who contract with a health care vendor allowing the vendor to provide their services at a richer level of coverage. Non-preferred providers are covered at a much lower level thus the member is required to pay a much higher level of the cost

# Member Contributions for All Retiree Tiers

## Non-Medicare Dependents in UHC PPO (City Plan)

UNDER "WITH PROPOSED CHANGES" SCENARIO		Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
Overall Coverage Tier	Non-Medicare and Medicare Statuses	2019	2020		
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$504.80	\$444.61	(\$60.19)	-11.9%
	Medicare Retiree / Medicare Dependent	\$187.82	\$218.69	\$30.87	16.4%
Retiree + 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$1,267.60	\$1,129.74	(\$137.86)	-10.9%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$950.62	\$903.82	(\$46.80)	-4.9%
	Medicare Retiree / Medicare Dependents	\$562.78	\$655.39	\$92.61	16.5%

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

# Member Contributions for All Retiree Tiers

## Non-Medicare Dependents in UHC PPO (City Plan—Choice Not Available)

UNDER “WITH PROPOSED CHANGES” SCENARIO		Monthly Member Contribution <sup>1</sup>			
Overall Coverage Tier	Non-Medicare and Medicare Statuses	2019	2020	\$ Change	% Change
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$504.80	\$444.60	(\$60.20)	-11.9%
	Medicare Retiree / Medicare Dependent	\$187.82	\$218.69	\$30.87	16.4%
Retiree + 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$1,267.60	\$1,129.73	(\$137.87)	-10.9%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$950.62	\$903.82	(\$46.80)	-4.9%
	Medicare Retiree / Medicare Dependents	\$562.78	\$655.39	\$92.61	16.5%

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

# Member Contributions for All Retiree Tiers

## Non-Medicare Dependents in Blue Shield of CA Access+ Plan

UNDER “WITH PROPOSED CHANGES” SCENARIO		Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
Overall Coverage Tier	Non-Medicare and Medicare Statuses	2019	2020		
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$451.39	\$462.26	\$10.87	2.4%
	Medicare Retiree / Medicare Dependent	\$187.82	\$218.69	\$30.87	16.4%
Retiree + 1 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$1,172.01	\$1,200.23	\$28.22	2.4%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$908.44	\$956.66	\$48.22	5.3%
	Medicare Retiree / Medicare Dependents	\$562.78	\$655.39	\$92.61	16.5%

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

# Member Contributions for All Retiree Tiers

## Non-Medicare Dependents in Blue Shield of CA Trio Plan

UNDER “WITH PROPOSED CHANGES” SCENARIO		Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
Overall Coverage Tier	Non-Medicare and Medicare Statuses	2019	2020		
Retiree Only	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Medicare Retiree / Non-Medicare Dependent	\$386.40	\$390.38	\$3.98	1.0%
	Medicare Retiree / Medicare Dependent	\$187.82	\$218.69	\$30.87	16.4%
Retiree + 2+ Dependents	Medicare Retiree / Non-Medicare Dependents	\$1,003.29	\$1,013.61	\$10.32	1.0%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$804.71	\$841.92	\$37.21	4.6%
	Medicare Retiree / Medicare Dependents	\$562.78	\$655.39	\$92.61	16.5%

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