

# **San Francisco Health Service System Health Service Board**

## **Rates & Benefits**

Review and Approve Kaiser Permanente Multi-Region  
Retiree HMO Plans Fully Insured 2024 Rates and  
Contributions

June 8, 2023

# Agenda

- **Introduction**
- **Recommendation Summary**
- **Kaiser Permanente (Kaiser) Retiree HMO Multi-Region 2024 Rating Commentary**
- **2024 Kaiser Multi-State Region Monthly Rate Cards – 2024 vs. 2023 Rates Comparison**
  - Washington State Rates and Contributions
  - Northwest (Oregon/Southwest Washington) Rates and Contributions
  - Hawaii Rates and Contributions
- **Recommendation**
- **Appendix**
  - 2023 Kaiser Monthly Rate Cards (WA/NW/HI)
  - Kaiser Rate Card Footnotes
  - Member Contribution Change Exhibits for All Retiree Tiers – 2024 vs. 2023

# 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 currently offered in three geographies — Washington state, Northwest (Oregon and Southwest Washington) and Hawaii.

This report provides the Health Service Board (HSB) with the recommendation for the fully insured 2024 Kaiser Multi-Region HMO Plan rates and contributions for applicable early retirees and Medicare retirees.

# Recommendation Summary

Staff recommends the HSB approve the Kaiser 2024 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 current plan and the proposed Kaiser rate actions from 2023 to 2024 for the three existing regions are shown below. Total expected 2024 annual premium for the existing three regions is approximately \$1,779,000.

	Early Retirees and Dependents	Medicare Retirees and Dependents
<b>Total Covered Members—Currently Offered Regions</b>		
• Washington region	16	37
• Northwest region	36	51
• Hawaii region	28	54
<b>2024 Rate Change Proposed Actions—Currently Offered Regions</b>		
• Washington region (pages 9-10)	0.0%	+5.1%
• Northwest region (pages 11-12)	+9.9%	+7.3%
• Hawaii region (pages 13-14)	+7.3%	+0.9%

# Aon Commentary on Kaiser Retiree HMO Multi-Region 2024 Rates

Overall average rate changes for the Kaiser multi-region retiree HMO plans offered in the three current plan geographies (WA/NW/HI) are:

- 6.3% increase for early retirees; and
- 4.5% increase 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 healthcare cost increase trends.

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

- VSP Basic Plan vision premiums (2024 vision rates remain at 2023 levels); and
- The SFHSS Healthcare Sustainability Fund charge of \$3.00 per retiree per month, which is unchanged from the 2023 fee.

# **Aon Commentary on Kaiser Retiree HMO Multi-Region 2024 Rates**

## **Kaiser Medicare Plan Rate Derivation for 2024**

The proposed Kaiser Medicare plan 2024 rates, adjusted for the prior year Centers for Medicare and Medicaid (CMS) funding reconciliation variances, are estimates since Kaiser has not received final approval from CMS for the 2024 Medicare rates.

Given they are estimates, Kaiser will reconcile any differences between the 2024 Medicare rates provided today and the ultimate final 2024 Medicare rates next Spring. The difference will be applied to the 2025 rates.

Since SFHSS is risk-rated for the Medicare population, the final rates could be higher or lower than the estimates supplied. Although Kaiser's desire is to have the actual rates be as close to the initial estimates as possible, they cannot project the actual final rates nor predict the ultimate variance between initial and final rates.

# 2024 Kaiser Multi-State Region Monthly Rate Cards

## 2024 vs. 2023 Rates Comparison

### 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 eligible for health benefits 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, and their surviving spouses or surviving domestic partners.

# 2024 Kaiser Multi-State Region Monthly Rate Cards

## 2024 vs. 2023 Rates Comparison

### 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 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.
- Retiree medical coverage at the 75% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 15 years but less than 20 years of Credited Service with the Employers.
  - This segment of retirees will receive 75% of the full employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.

# 2024 Kaiser Monthly Rate Card

## Washington State Region 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	\$1,638.41	\$3,276.82	\$4,636.69	\$317.25	\$634.50	\$951.75	\$1,994.37
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,645.56</b>	<b>\$3,288.14</b>	<b>\$4,651.45</b>	<b>\$324.40</b>	<b>\$645.82</b>	<b>\$966.51</b>	<b>\$2,009.13</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$805.85	\$0.00	\$0.00	\$324.40	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$805.85	\$805.85	\$0.00	\$324.40	\$324.40	\$324.40
“Actuarial Difference” <sup>4</sup>	\$839.71	\$839.71	\$839.71	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$821.29	\$821.29	\$0.00	\$160.71	\$160.71	\$160.71
Subtotal City Contributions	\$1,645.56	\$2,466.85	\$2,466.85	\$324.40	\$485.11	\$485.11	\$485.11
<b>Non-Bargained Contribution Rate 2024</b>	<b>\$0.00</b>	<b>\$821.29</b>	<b>\$2,184.60</b>	<b>\$0.00</b>	<b>\$160.71</b>	<b>\$481.40</b>	<b>\$1,524.02</b>

<b>Final Member Contribution 2024</b>	<b>\$0.00</b>	<b>\$821.29</b>	<b>\$2,184.60</b>	<b>\$0.00</b>	<b>\$160.71</b>	<b>\$481.40</b>	<b>\$1,524.02</b>
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<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$821.29</b>	<b>\$2,184.60</b>	<b>\$0.00</b>	<b>\$152.97</b>	<b>\$458.19</b>	<b>\$1,516.28</b>
<b>Difference – 2024 vs. 2023 Contribution</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$7.74</b>	<b>\$23.21</b>	<b>\$7.74</b>

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

# Kaiser Medicare Retiree Monthly Premiums & Contributions

2024 vs. 2023 – Washington State 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 2023	\$0.00	\$821.29	\$2,184.60	\$0.00	\$152.97	\$458.19	\$1,516.28
	PY 2024	\$0.00	\$821.29	\$2,184.60	\$0.00	\$160.71	\$481.40	\$1,524.02
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$7.74	\$23.21	\$7.74
	% Change	-	0.0%	0.0%	-	5.1%	5.1%	0.5%
Monthly Employer Contributions	PY 2023	\$1,645.56	\$2,466.85	\$2,466.85	\$308.93	\$461.91	\$461.91	\$461.91
	PY 2024	\$1,645.56	\$2,466.85	\$2,466.85	\$324.40	\$485.11	\$485.11	\$485.11
	\$ Change	\$0.00	\$0.00	\$0.00	\$15.47	\$23.20	\$23.20	\$23.20
	% Change	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%
Monthly Total Rate	PY 2023	\$1,645.56	\$3,288.14	\$4,651.45	\$308.93	\$614.88	\$920.10	\$1,978.19
	PY 2024	\$1,645.56	\$3,288.14	\$4,651.45	\$324.40	\$645.82	\$966.51	\$2,009.13
	\$ Change	\$0.00	\$0.00	\$0.00	\$15.47	\$30.94	\$46.41	\$30.94
	% Change	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	1.6%

# 2024 Kaiser Monthly Rate Card

## Northwest Region 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	\$1,197.48	\$2,394.96	\$3,388.88	\$459.73	\$919.46	\$1,379.19	\$1,913.38
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,204.63</b>	<b>\$2,406.28</b>	<b>\$3,403.64</b>	<b>\$466.88</b>	<b>\$930.78</b>	<b>\$1,393.95</b>	<b>\$1,928.14</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$805.85	\$0.00	\$0.00	\$466.88	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$805.85	\$805.85	\$0.00	\$466.88	\$466.88	\$466.88
“Actuarial Difference” <sup>4</sup>	\$398.78	\$398.78	\$398.78	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$600.83	\$600.83	\$0.00	\$231.95	\$231.95	\$231.95
Subtotal City Contributions	\$1,204.63	\$1,805.46	\$1,805.46	\$466.88	\$698.83	\$698.83	\$698.83
<b>Non-Bargained Contribution Rate 2024</b>	<b>\$0.00</b>	<b>\$600.82</b>	<b>\$1,598.18</b>	<b>\$0.00</b>	<b>\$231.95</b>	<b>\$695.12</b>	<b>\$1,229.31</b>

<b>Final Member Contribution 2024</b>	<b>\$0.00</b>	<b>\$600.82</b>	<b>\$1,598.18</b>	<b>\$0.00</b>	<b>\$231.95</b>	<b>\$695.12</b>	<b>\$1,229.31</b>
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<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$546.95</b>	<b>\$1,454.86</b>	<b>\$0.00</b>	<b>\$216.39</b>	<b>\$648.45</b>	<b>\$1,124.30</b>
<b>Difference — 2024 vs. 2023 Contribution</b>	<b>\$0.00</b>	<b>\$53.87</b>	<b>\$143.32</b>	<b>\$0.00</b>	<b>\$15.56</b>	<b>\$46.67</b>	<b>\$105.01</b>

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

# Kaiser Medicare Retiree Monthly Premiums & Contributions

2024 vs. 2023 – 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 2023	\$0.00	\$546.95	\$1,454.86	\$0.00	\$216.39	\$648.45	\$1,124.30
	PY 2024	\$0.00	\$600.82	\$1,598.18	\$0.00	\$231.95	\$695.12	\$1,229.31
	\$ Change	\$0.00	\$53.87	\$143.32	\$0.00	\$15.56	\$46.67	\$105.01
	% Change	-	9.8%	9.9%	-	7.2%	7.2%	9.3%
Monthly Employer Contributions	PY 2023	\$1,096.89	\$1,643.85	\$1,643.85	\$435.77	\$652.17	\$652.17	\$652.17
	PY 2024	\$1,204.63	\$1,805.46	\$1,805.46	\$466.88	\$698.83	\$698.83	\$698.83
	\$ Change	\$107.74	\$161.61	\$161.61	\$31.11	\$46.66	\$46.66	\$46.66
	% Change	9.8%	9.8%	9.8%	7.1%	7.2%	7.2%	7.2%
Monthly Total Rate	PY 2023	\$1,096.89	\$2,190.80	\$3,098.71	\$435.77	\$868.56	\$1,300.62	\$1,776.47
	PY 2024	\$1,204.63	\$2,406.28	\$3,403.64	\$466.88	\$930.78	\$1,393.95	\$1,928.14
	\$ Change	\$107.74	\$215.48	\$304.93	\$31.11	\$62.22	\$93.33	\$151.67
	% Change	9.8%	9.8%	9.8%	7.1%	7.2%	7.2%	8.5%

# 2024 Kaiser Monthly Rate Card

## Hawaii Region 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	\$913.16	\$1,826.32	\$2,584.24	\$344.85	\$689.70	\$1,034.55	\$1,447.62
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$920.31</b>	<b>\$1,837.64</b>	<b>\$2,599.00</b>	<b>\$352.00</b>	<b>\$701.02</b>	<b>\$1,049.31</b>	<b>\$1,462.38</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$805.85	\$0.00	\$0.00	\$352.00	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$805.85	\$805.85	\$0.00	\$352.00	\$352.00	\$352.00
“Actuarial Difference” <sup>4</sup>	\$114.46	\$114.46	\$114.46	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$458.67	\$458.67	\$0.00	\$174.51	\$174.51	\$174.51
Subtotal City Contributions	\$920.31	\$1,378.98	\$1,378.98	\$352.00	\$526.51	\$526.51	\$526.51
<b>Non-Bargained Contribution Rate 2024</b>	<b>\$0.00</b>	<b>\$458.66</b>	<b>\$1,220.02</b>	<b>\$0.00</b>	<b>\$174.51</b>	<b>\$522.80</b>	<b>\$935.87</b>

<b>Final Member Contribution 2024</b>	<b>\$0.00</b>	<b>\$458.66</b>	<b>\$1,220.02</b>	<b>\$0.00</b>	<b>\$174.51</b>	<b>\$522.80</b>	<b>\$935.87</b>
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<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$427.47</b>	<b>\$1,137.07</b>	<b>\$0.00</b>	<b>\$172.99</b>	<b>\$518.24</b>	<b>\$882.59</b>
<b>Difference — 2024 vs. 2023 Contribution</b>	<b>\$0.00</b>	<b>\$31.19</b>	<b>\$82.95</b>	<b>\$0.00</b>	<b>\$1.52</b>	<b>\$4.56</b>	<b>\$53.28</b>

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

# Kaiser Medicare Retiree Monthly Premiums & Contributions

2024 vs. 2023 – 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 2023	\$0.00	\$427.47	\$1,137.07	\$0.00	\$172.99	\$518.24	\$882.59
	PY 2024	\$0.00	\$458.66	\$1,220.02	\$0.00	\$174.51	\$522.80	\$935.87
	\$ Change	\$0.00	\$31.19	\$82.95	\$0.00	\$1.52	\$4.56	\$53.28
	% Change	-	7.3%	7.3%	-	0.9%	0.9%	6.0%
Monthly Employer Contributions	PY 2023	\$857.93	\$1,285.41	\$1,285.41	\$348.96	\$521.95	\$521.95	\$521.95
	PY 2024	\$920.31	\$1,378.98	\$1,378.98	\$352.00	\$526.51	\$526.51	\$526.51
	\$ Change	\$62.38	\$93.57	\$93.57	\$3.04	\$4.56	\$4.56	\$4.56
	% Change	7.3%	7.3%	7.3%	0.9%	0.9%	0.9%	0.9%
Monthly Total Rate	PY 2023	\$857.93	\$1,712.88	\$2,422.48	\$348.96	\$694.94	\$1,040.19	\$1,404.54
	PY 2024	\$920.31	\$1,837.64	\$2,599.00	\$352.00	\$701.02	\$1,049.31	\$1,462.38
	\$ Change	\$62.38	\$124.76	\$176.52	\$3.04	\$6.08	\$9.12	\$57.84
	% Change	7.3%	7.3%	7.3%	0.9%	0.9%	0.9%	4.1%

# Recommendation

Staff recommends the HSB approve the Kaiser 2024 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

- 2023 Kaiser Monthly Rate Cards
- Kaiser Rate Card Footnotes
- Member Contribution Change Exhibits for All Retiree Tiers – 2024 vs. 2023

# 2023 Kaiser Monthly Rate Card

## Washington State Region 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	\$1,638.41	\$3,276.82	\$4,636.69	\$301.78	\$603.56	\$905.34	\$1,963.43
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,645.56</b>	<b>\$3,288.14</b>	<b>\$4,651.45</b>	<b>\$308.93</b>	<b>\$614.88</b>	<b>\$920.10</b>	<b>\$1,978.19</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$780.76	\$0.00	\$0.00	\$308.93	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$780.76	\$780.76	\$0.00	\$308.93	\$308.93	\$308.93
“Actuarial Difference” <sup>4</sup>	\$864.80	\$864.80	\$864.80	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$821.29	\$821.29	\$0.00	\$152.98	\$152.98	\$152.98
Subtotal City Contributions	\$1,645.56	\$2,466.85	\$2,466.85	\$308.93	\$461.91	\$461.91	\$461.91
<b>Non-Bargained Contribution Rate 2023</b>	<b>\$0.00</b>	<b>\$821.29</b>	<b>\$2,184.60</b>	<b>\$0.00</b>	<b>\$152.97</b>	<b>\$458.19</b>	<b>\$1,516.28</b>

<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$821.29</b>	<b>\$2,184.60</b>	<b>\$0.00</b>	<b>\$152.97</b>	<b>\$458.19</b>	<b>\$1,516.28</b>
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<b>Final Member Contribution 2022</b>	<b>\$0.00</b>	<b>\$780.01</b>	<b>\$2,074.83</b>	<b>\$0.00</b>	<b>\$152.87</b>	<b>\$457.93</b>	<b>\$1,447.69</b>
<b>Difference – 2023 vs. 2022 Contribution</b>	<b>\$0.00</b>	<b>\$41.28</b>	<b>\$109.77</b>	<b>\$0.00</b>	<b>\$0.10</b>	<b>\$0.26</b>	<b>\$68.59</b>

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

# 2023 Kaiser Monthly Rate Card

## Northwest Region 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	\$1,089.74	\$2,179.48	\$3,083.95	\$428.62	\$857.24	\$1,285.86	\$1,761.71
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,096.89</b>	<b>\$2,190.80</b>	<b>\$3,098.71</b>	<b>\$435.77</b>	<b>\$868.56</b>	<b>\$1,300.62</b>	<b>\$1,776.47</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$780.76	\$0.00	\$0.00	\$435.77	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$780.76	\$780.76	\$0.00	\$435.77	\$435.77	\$435.77
“Actuarial Difference” <sup>4</sup>	\$316.13	\$316.13	\$316.13	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$546.96	\$546.96	\$0.00	\$216.40	\$216.40	\$216.40
Subtotal City Contributions	\$1,096.89	\$1,643.85	\$1,643.85	\$435.77	\$652.17	\$652.17	\$652.17
<b>Non-Bargained Contribution Rate 2023</b>	<b>\$0.00</b>	<b>\$546.95</b>	<b>\$1,454.86</b>	<b>\$0.00</b>	<b>\$216.39</b>	<b>\$648.45</b>	<b>\$1,124.30</b>

<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$546.95</b>	<b>\$1,454.86</b>	<b>\$0.00</b>	<b>\$216.39</b>	<b>\$648.45</b>	<b>\$1,124.30</b>
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Final Member Contribution 2022	\$0.00	\$575.53	\$1,530.88	\$0.00	\$212.09	\$635.59	\$1,167.44
Difference — 2023 vs. 2022 Contribution	\$0.00	(\$28.58)	(\$76.02)	\$0.00	\$4.30	\$12.86	(\$43.14)

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

# 2023 Kaiser Monthly Rate Card

## Hawaii Region 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	\$341.81	\$683.62	\$1,025.43	\$1,389.78
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$857.93</b>	<b>\$1,712.88</b>	<b>\$2,422.48</b>	<b>\$348.96</b>	<b>\$694.94</b>	<b>\$1,040.19</b>	<b>\$1,404.54</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$780.76	\$0.00	\$0.00	\$348.96	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$780.76	\$780.76	\$0.00	\$348.96	\$348.96	\$348.96
“Actuarial Difference” <sup>4</sup>	\$77.17	\$77.17	\$77.17	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$427.48	\$427.48	\$0.00	\$172.99	\$172.99	\$172.99
Subtotal City Contributions	\$857.93	\$1,285.41	\$1,285.41	\$348.96	\$521.95	\$521.95	\$521.95
<b>Non-Bargained Contribution Rate 2023</b>	<b>\$0.00</b>	<b>\$427.47</b>	<b>\$1,137.07</b>	<b>\$0.00</b>	<b>\$172.99</b>	<b>\$518.24</b>	<b>\$882.59</b>

<b>Final Member Contribution 2023</b>	<b>\$0.00</b>	<b>\$427.47</b>	<b>\$1,137.07</b>	<b>\$0.00</b>	<b>\$172.99</b>	<b>\$518.24</b>	<b>\$882.59</b>
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Final Member Contribution 2022	\$0.00	\$427.37	\$1,136.81	\$0.00	\$181.68	\$544.36	\$891.12
Difference — 2023 vs. 2022 Contribution	\$0.00	\$0.10	\$0.26	\$0.00	<b>(\$8.69)</b>	<b>(\$26.12)</b>	<b>(\$8.53)</b>

**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 2024 10-County amount is \$805.85.
- 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.
- 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% x [Total Rate Cost – 10-County Amount – “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 State Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2023	2024		
<b>Retiree Only</b>	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
<b>Retiree + 1 Dependent</b>	Non-Medicare Retiree/Non-Medicare Dependent	\$821.29	\$821.29	\$0.00	0.0%
	Non-Medicare Retiree/Medicare Dependent	\$152.97	\$160.71	\$7.74	5.1%
	Medicare Retiree/Non-Medicare Dependent	\$821.29	\$821.29	\$0.00	0.0%
	Medicare Retiree/Medicare Dependent	\$152.97	\$160.71	\$7.74	5.1%
<b>Retiree + 2+ Dependents</b>	Non-Medicare Retiree/Non-Medicare Dependents	\$2,184.60	\$2,184.60	\$0.00	0.0%
	Non-Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,516.28	\$1,524.02	\$7.74	0.5%
	Medicare Retiree/Non-Medicare Dependents	\$2,184.60	\$2,184.60	\$0.00	0.0%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,516.28	\$1,524.02	\$7.74	0.5%
	Medicare Retiree/Medicare Dependents	\$458.19	\$481.40	\$23.21	5.1%

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

# Member Contributions for All Retiree Tiers

## Northwest Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2023	2024		
<b>Retiree Only</b>	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
<b>Retiree + 1 Dependent</b>	Non-Medicare Retiree/Non-Medicare Dependent	\$546.95	\$600.82	\$53.87	9.8%
	Non-Medicare Retiree/Medicare Dependent	\$216.39	\$231.95	\$15.56	7.2%
	Medicare Retiree/Non-Medicare Dependent	\$546.95	\$600.82	\$53.87	9.8%
	Medicare Retiree/Medicare Dependent	\$216.39	\$231.95	\$15.56	7.2%
<b>Retiree + 2+ Dependents</b>	Non-Medicare Retiree/Non-Medicare Dependents	\$1,454.86	\$1,598.18	\$143.32	9.9%
	Non-Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,124.30	\$1,229.31	\$105.01	9.3%
	Medicare Retiree/Non-Medicare Dependents	\$1,454.86	\$1,598.18	\$143.32	9.9%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,124.30	\$1,229.31	\$105.01	9.3%
	Medicare Retiree/Medicare Dependents	\$648.45	\$695.12	\$46.67	7.2%

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

# Member Contributions for All Retiree Tiers

## Hawaii Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2023	2024		
<b>Retiree Only</b>	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
<b>Retiree + 1 Dependent</b>	Non-Medicare Retiree/Non-Medicare Dependent	\$427.47	\$458.66	\$31.19	7.3%
	Non-Medicare Retiree/Medicare Dependent	\$172.99	\$174.51	\$1.52	0.9%
	Medicare Retiree/Non-Medicare Dependent	\$427.47	\$458.66	\$31.19	7.3%
	Medicare Retiree/Medicare Dependent	\$172.99	\$174.51	\$1.52	0.9%
<b>Retiree + 2+ Dependents</b>	Non-Medicare Retiree/Non-Medicare Dependents	\$1,137.07	\$1,220.02	\$82.95	7.3%
	Non-Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$882.59	\$935.87	\$53.28	6.0%
	Medicare Retiree/Non-Medicare Dependents	\$1,137.07	\$1,220.02	\$82.95	7.3%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$882.59	\$935.87	\$53.28	6.0%
	Medicare Retiree/Medicare Dependents	\$518.24	\$522.80	\$4.56	0.9%

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