

# San Francisco Health Service System Health Service Board

## **Rates & Benefits**

Blue Shield of California PPO–Accolade Medical/Rx  
Self-Funded Non-Medicare 2022 Rates and Contributions

May 13, 2021

Prepared by:  
Health Solutions



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# Rate Setting Methodology Preface

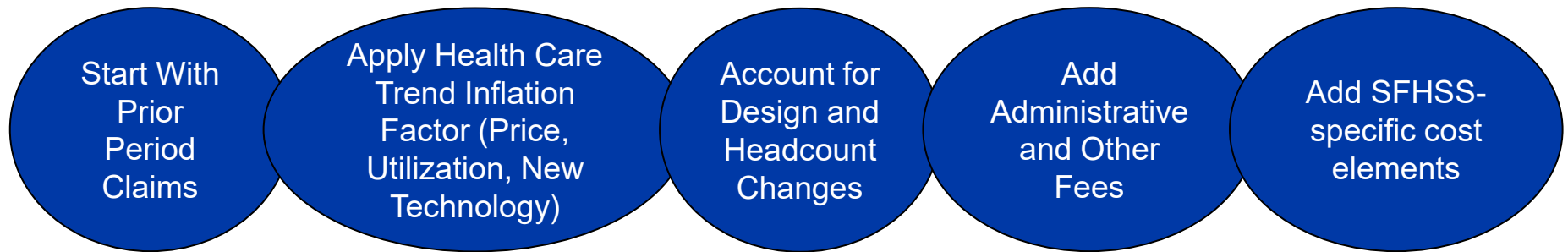
# Health Plan Funding—Method Comparison by SFHSS Plan

Funding Method	Self-Funded	Flex-Funded	Fully Insured
<b>Funding Method Description</b>	Claim dollars based on services delivered to members are paid by the Trust, along with plan administrative fees to manage the plan (process claims, provide call center for members, etc.)	Insurance approach where most claim dollars based on services delivered to members are paid by the Trust, but with fixed costs for certain health care services ("capitation") as well as plan admin fees and large claim reinsurance mechanism ("pooling") at \$1 million per participant annually	Health plan sets fixed dollar plan premiums to cover expected claim costs for health care services by members, as well as plan administrative fee costs.
<b>Who sets the recommended SFHSS plan rates?</b>	Aon actuary using Aon-determined cost trend assumptions and health plan-determined administrative fees (and required legislative fees)	Aon actuary using plan-determined cost trend assumptions that are validated by Aon actuary, and health plan-determined administrative/large claim pooling fees (and required legislative fees)	Plan's actuary using plan-determined cost trend assumptions which are scrutinized by Aon actuary, and health plan-determined admin fees/large claim pooling adjustments (and required legislative fees)
<b>SFHSS plans by Funding Method</b>	<b>BSC PPO—Accolade</b> Delta Dental Active Employee PPO	Blue Shield of CA Access+ HMO Blue Shield of CA Trio HMO Health Net CanopyCare HMO (new in 2022)	All Kaiser HMO plans UHC Medicare Advantage PPO Delta Dental Retiree PPO DeltaCare Dental HMO UHC Dental HMO VSP Vision
<b>HSB Rate Stabilization Policy Applies?</b>	Yes	Yes	No

# Health Plan Rate Setting Process for Next Plan Year

## Determining Needed Plan Rate Changes For Next Year—Five Step Process

- Completion of these five steps below produces an aggregate cost projection based on current plan enrollment for the next plan year (right now, the 2022 plan year)



- Next, the Aon and plan actuaries compare these next-year cost projections to the total current-year dollars when multiplying rates times enrollment—and that leads to the needed percentage change in rates from this year to next year:

$$\frac{\text{2022 Total Projected Plan Cost}}{\text{2021 Rates times Enrollment}} = \text{Needed Rate Change Factor (2022 vs. 2021)}$$

# Non-Medicare Medical Plan 2022 Rate Summary

- Below is a summary of total rate cost increase recommendations that are being presented today for San Francisco Health Service System (SFHSS) Non-Medicare health plans—with each rating action calculated by individual plan based on the process reviewed on the prior page.
  - Health Net CanopyCare rates, as a new SFHSS plan, are based on financial information submitted to SFHSS by Health Net as part of the recently completed Request for Proposal process.

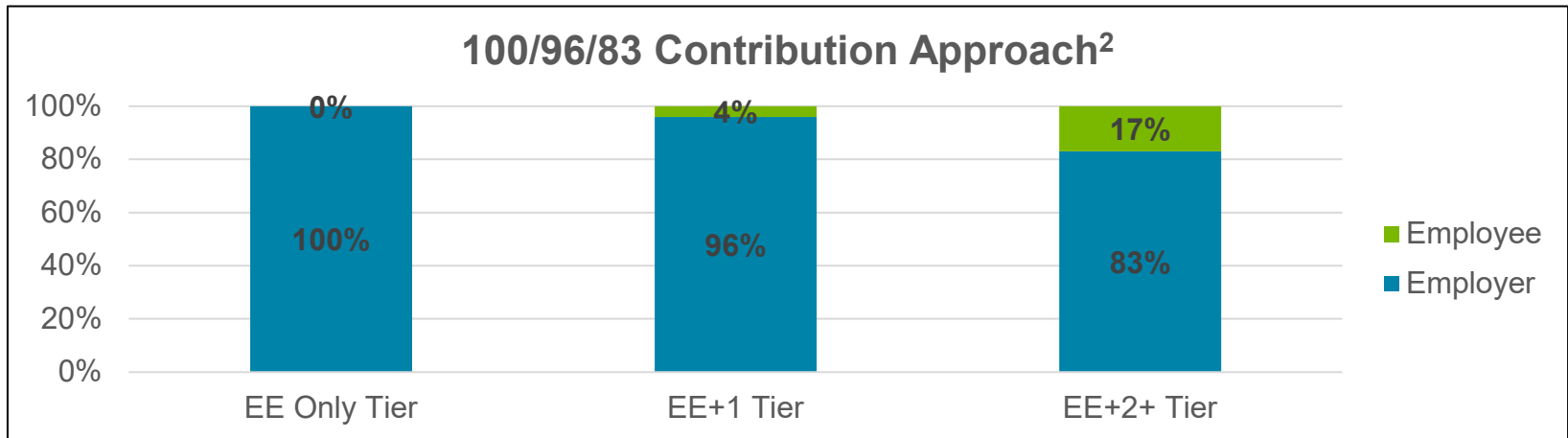
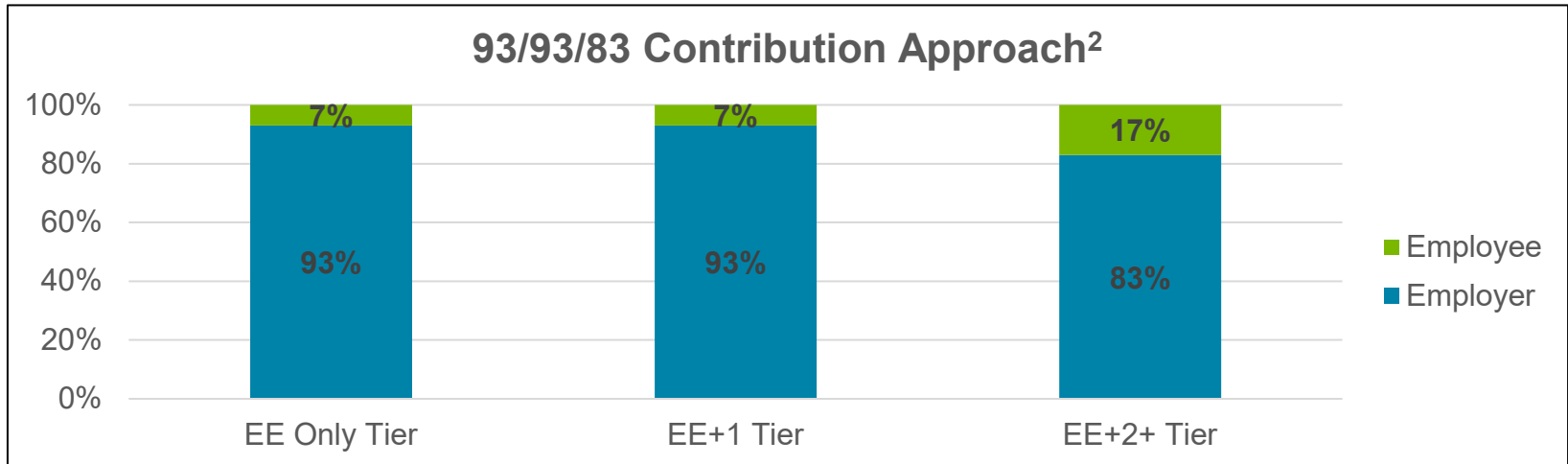
Non-Medicare Health Plan	Before Rate Stabilization Adjustment	After Rate Stabilization Adjustment
BSC Access+	1.5%	<b>0.8%</b>
BSC Trio	2.7%	<b>2.0%</b>
Health Net CanopyCare	Rated between Access+ and Trio	(n/a for 2022 – new plan)
Kaiser	<b>4.96%</b>	(does not apply – insured plan)
BSC PPO–Accolade (including Choice Not Available)	3.4%	<b>2.7%</b>

# Non-Medicare Medical Plan 2022 Proposed Total Rates

- Recommended 2022 **monthly** total cost rates for each SFHSS Non-Medicare health plan are shown below (all rate card elements included):

SFHSS Health Plan	Plan Year	Active Employees			Early Retirees		
		EE Only	EE + 1	EE + 2+	RET Only	RET + 1	RET + 2+
Kaiser HMO	PY 2021	\$682.48	\$1,361.98	\$1,925.95	\$1,370.10	\$2,049.60	\$2,613.57
	PY 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55
	% Difference	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
BSC Access+	PY 2021	\$923.71	\$1,844.31	\$2,608.43	\$2,133.09	\$3,090.39	\$3,854.54
	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$2,151.00	\$3,116.47	\$3,887.09
	% Difference	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
BSC Trio	PY 2021	\$800.83	\$1,598.55	\$2,260.67	\$1,848.11	\$2,677.60	\$3,339.74
	PY 2022	\$816.90	\$1,630.81	\$2,306.36	\$1,885.34	\$2,731.68	\$3,407.20
	% Difference	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Health Net CanopyCare	PY 2021	n/a	n/a	n/a	n/a	n/a	n/a
	PY 2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	% Difference	n/a	n/a	n/a	n/a	n/a	n/a
BSC PPO–Accolade	PY 2021	\$1,298.42	\$2,517.88	\$3,557.63	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93
	% Difference	3.0%	2.7%	2.6%	2.9%	2.7%	2.7%
BSC PPO–Accolade (Choice Not Available)	PY 2021	\$923.71	\$1,844.31	\$2,608.43	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93
	% Difference	0.8%	0.8%	0.8%	2.9%	2.7%	2.7%

# Segmenting Total Cost Rates Into Employer and Member Contributions—Active Employees (CCSF<sup>1</sup>)



<sup>1</sup> City and County of San Francisco (CCSF) MOU contribution sharing approaches shown above; other employers in SFHSS plans have their employer-specific contribution sharing methodologies for active employees.

<sup>2</sup> For the highest cost plan (BSC PPO–Accolade Plan), based on MOU the employer contribution dollar amounts are set to equal the employer contribution dollar amounts for the second highest-cost plan (which is BSC Access+ HMO), except for the Employee Only tier in the 100/96/83 contribution approach where the member pays no contribution for any plan.

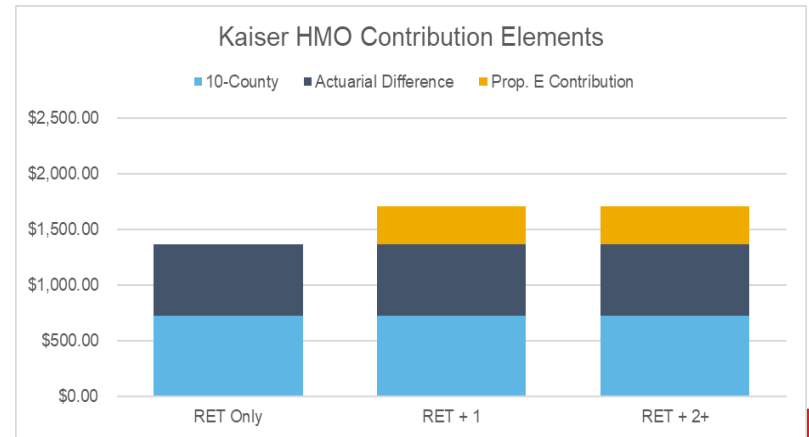
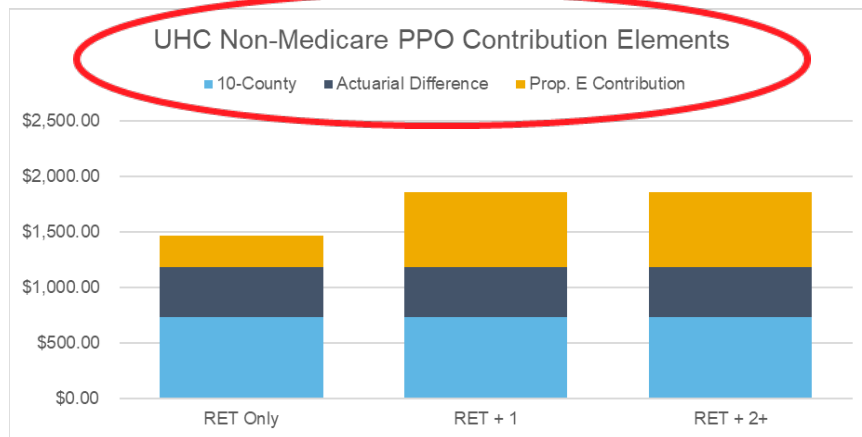
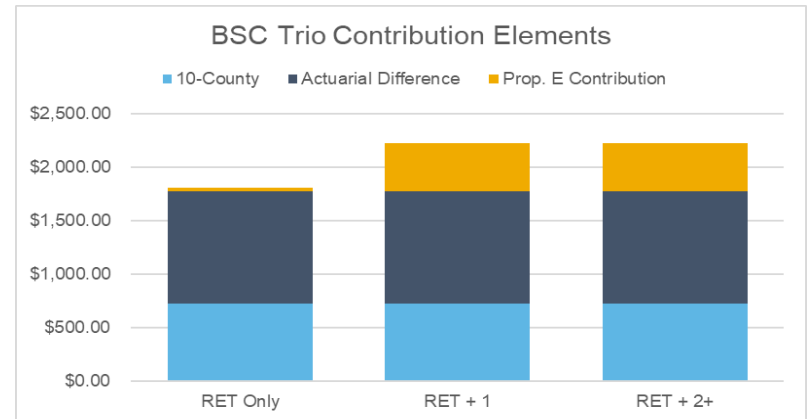
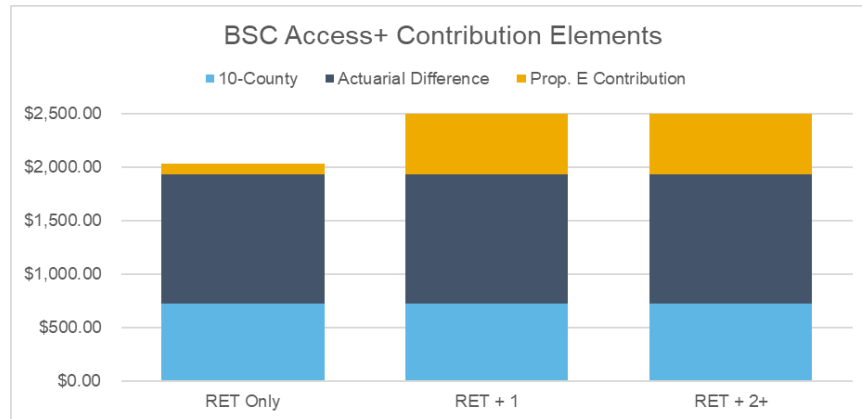




# Segmenting Total Cost Rates Into Employer and Member Contributions—Early Retirees (Based on City Charter)

## Early Retirees—2021 Employer Contribution Components—All Offered Plans

- Light Blue—10-County Amount (same amount for all plans)
- Dark Blue—”Actuarial Difference” (plan-specific, same amount for all tiers)
- Gold—Retiree Prop. E Contribution (plan-specific, varies for Single tier vs. Family tiers)



# Recommendation to HSB

## BSC PPO–Accolade Plan 2022 Plan Rating—Recommendation

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Staff recommends that the Health Service Board (HSB) approve the Blue Shield of California (BSC) PPO–Accolade Plan and Blue Shield of California (BSC) PPO–Accolade Plan—Choice Not Available 2022 plan year monthly rate cards presented in this material.

The resulting aggregate overall rate increase for the combination of BSC PPO–Accolade Plan and BSC PPO–Accolade Plan—Choice Not Available including stabilization adjustment for 2022 is 2.7%.

# BSC PPO—Accolade 2022 Plan Rating—Recommendation

- Commentary regarding the rating for 2022 is presented in this document to support the recommendations.
- Active employee rate cards in this presentation are shown for the two most common employer contribution strategies as of the start of this year for City and County of San Francisco, or CCSF (93 / 93 / 83 and 100 / 96 / 83).
  - The MOU for CCSF employees specifies the employer contributions for the highest cost plan offered through SFHSS (which is BSC PPO—Accolade Plan) are set to equal the employer contributions for the second highest cost plan (which is Blue Shield of California (BSC) Access+ plan). This guides how employer contributions are set for BSC PPO—Accolade Plan in active employee rate cards. For the Employee Only tier in the 100 / 96 / 83 strategy, employees pay no contributions for any SFHSS health plan, and employer contributions equal the total rates for the Employee Only tier in each plan for the 100 / 96 / 83 employer contribution strategy.
  - There are multiple employer contribution strategies for active employees across the employers participating in the San Francisco Health Service System (SFHSS).
- Early retiree rate cards in this presentation are shown for early retirees who earn the full City contribution levels based on dates of hire and length of service—with employer contributions determined based on formulas outlined in the City Charter.

# BSC PPO–Accolade 2022 Plan Rating—Summary

# BSC PPO–Accolade 2022 Plan Rating—Summary

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- Recommended rate increases for the BSC PPO–Accolade Plan are based on 2020 claims experience trended to 2022, administrative fees in 2022 for the proposed new BSC PPO–Accolade Plan administrator (Blue Shield of California—BSC), and previously approved changes in rate stabilization amortization applied in rates between 2021 and 2022 (from March 2021 HSB meeting).
  - Medical claim experience utilized in the projection has been adjusted to reflect the Aon actuary’s best estimate for normalization of PPO plan claim suppression that resulted from the COVID-19 pandemic primarily in the March to June 2020 timeframe.
- No plan design changes are proposed for BSC PPO–Accolade Plan into the 2022 plan year.
- The 2022 BSC PPO–Accolade Plan rate cards rates include all of the following cost components:
  - Projected 2022 medical and pharmacy (net of rebates) claim costs;
  - BSC 2022 fees (administrative and shared savings programs);
  - Buy-down for rate stabilization reserve amortization (\$330,000 buy-down in 2022, versus \$744,000 buy-down in 2021);
  - VSP Basic Plan vision premiums (unchanged from 2021 levels); and
  - The SFHSS Healthcare Sustainability Fund charge of \$3.00 per employee / retiree per month (PEPM), which is unchanged from the 2021 fee.

# BSC PPO–Accolade 2022 Plan Rating—Summary

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## Commentary on Rate Increase Recommendations

- As reviewed with the HSB in the March 2021 meeting, UHC Non-Medicare PPO Plan medical claim experience was 10% lower per covered life in 2020 versus 2019, while prescription drug experience was 9% higher per covered life in 2020 versus 2019.
  - In aggregate, this led to a 6% overall medical/Rx claims per covered life reduction for UHC Non-Medicare PPO Plan from 2019 to 2020.
- Aon used UHC Non-Medicare PPO Plan 2020 claim experience with a normalization adjustment for medical claim suppression observed in the March to June 2020 timeframe to project the best estimate for 2022 BSC PPO–Accolade Plan claim experience—also factoring in changes in plan discounts and Rx rebate sharing resulting from the transition of plan administrator from UnitedHealthcare to Blue Shield of California.
  - An annual cost trend increase assumption of 7% is used in the forecast.
- The difference in application of rate stabilization reserve amortization in 2021 rating (\$744,000 buy-up) and 2022 rating (\$330,000 buy-up) contributes a favorable difference of 2.5% of total projected cost in the Non-Medicare PPO total cost rates from the 2021 plan year to the 2022 plan year.
  - \$330,000 buy-down for 2022 rating equates to 0.7% of total projected 2022 BSC PPO–Accolade Plan spend

## 2022 BSC PPO–Accolade Administrative Fees

Fees below are expressed on a Per Employee Per Month (PEPM) basis.

<b>Fee Component</b>	<b>2021 Monthly PEPM Fees (UHC)</b>	<b>2022 Monthly PEPM Fees (BSC)</b>	<b>Percentage Change</b>
UHC/BSC Base ASO Fee <sup>1</sup>	\$46.63	\$28.81	-38.2%
Accolade Fee <sup>1</sup>	n/a	\$23.12	n/a
One-Time Accolade Implementation Fee <sup>1</sup>	n/a	\$3.93	n/a
Shared Savings/Facility R&C Program Fee	\$27.48	\$29.66	+7.9%
Value-Based Contracting Payments	\$0.57	n/a	n/a
SFHSS Healthcare Sustainability Fund Charge	\$3.00	\$3.00	No Change
<b>Total PEPM Expense for Non-Medicare PPO</b>	<b>\$77.68</b>	<b>\$88.52</b>	<b>+14.0%</b>

<sup>1</sup> Base ASO Fees for BSC in 2022 include recommended added programs listed on following two pages. Accolade's one-time implementation fee is shown on a PEPM basis based on headcount of 1,867 active employees and early retirees.



# 2022 BSC PPO–Accolade Administrative Fees

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## **Additional Services Included for 2022 Plan Year:**

- Level 1 and 2 claim fiduciary services (BSC): provides level 1 and 2 claims determinations
- WellVolution digital wellbeing platform (BSC): Access to apps, health coaching, exercise and nutrition advice
- Teladoc telehealth access (BSC): Access to Teladoc doctors; phone or video appointments 24/7
- BSC's spine and pain management program: Utilization management and prior authorization for interventional pain and spine surgery procedures including outpatient and non-emergent inpatient lumbar and cervical spine surgery, as well as outpatient interventional patient pain management
- BSC's LifeReferrals 24/7 program: Personal consultations with a master's-level professional 24/7 including referrals for personal, family and work issues such as marriage, relationships, career, grief, legal and financial concerns
- BSC's Care Tips member communications: Clinical messaging program intended to help improve quality of care and yield cost of healthcare savings via monthly targeted mailings to members; each mailing includes up to three educational messages that are based on the member's individual healthcare needs.

# 2022 BSC PPO–Accolade Administrative Fees

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## **Additional Services Included for 2022 Plan Year (continued):**

- Accolade’s mental health integrated care (via Ginger): Unified mental and physical healthcare to improve employee well-being and reduce healthcare costs through an integrated solution built on the Collaborative Care Model proven to reduce depression and physical pain, improve overall quality of life, and deliver a return on investment. Provides on-demand Behavioral Health Coaches, Therapists, Psychiatrists
- Accolade’s trusted supplier program (via Hinge Health): digital support of musculoskeletal needs through live video consultations and asynchronous video exercises

# BSC PPO–Accolade 2022 Plan Rating—Summary

## BSC PPO–Accolade—Choice Not Available

### Refresher—Criteria for Availability and Rate Determination

- Participants are assigned to **BSC PPO–Accolade Plan—Choice Not Available** as a plan they enroll in when they live in a Zip code where the following occurs:
  - BSC PPO–Accolade Plan is the only plan choice available;
  - BSC PPO–Accolade Plan and Kaiser Permanente are available plan choices, but not Blue Shield of California Access+; or
  - BSC PPO–Accolade Plan and Blue Shield of California Access+ are available plan choices, but not Kaiser Permanente.
- Current distribution of PPO plan active employees and early retirees into UHC Non-Medicare PPO Plan and UHC Non-Medicare PPO Plan—Choice Not Available is:

<b>Enrolled Member Type</b>	<b>UHC Non-Medicare PPO Plan</b>	<b>UHC Non-Medicare PPO Plan --Choice Not Available</b>	<b>Total - PPO</b>
Active Employees	902	142	1,044
Early Retirees	392	407	799
Total Enrollment	1,294	549	1,843

# BSC PPO–Accolade 2022 Plan Rating—Summary

## BSC PPO–Accolade—Choice Not Available

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### Refresher—Criteria for Availability and Rate Determination

- BSC PPO–Accolade Plan—Choice Not Available provides member contribution relief primarily to active employees in the Hetch Hetchy / Moccasin areas, and early retirees living outside of the Bay Area of Northern California.
- Rate determination for **BSC PPO–Accolade Plan—Choice Not Available**:
  - **Active Employees**—Same premium rates (including all rate card elements) and contributions as Blue Shield of California Access+ plan.
  - **Early Retirees**—Same premium rates (including all rate card elements) as BSC PPO–Accolade Plan—leads to lower retiree contributions relative to BSC PPO–Accolade Plan based on application of City Charter employer contribution determination formulas.

# 2022 Monthly Rate Cards for BSC PPO–Accolade and BSC PPO–Accolade—Choice Not Available

# 2022 BSC PPO–Accolade / BSC PPO–Accolade—Choice Not Available Monthly Rate Cards

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- BSC PPO–Accolade Plan 2022 rate cards are presented on the following pages for these population segments:
  - BSC PPO–Accolade Plan active employees and early retirees—including two employer contribution models for active employees (93 / 93 / 83 and 100 / 96 / 83).
  - BSC PPO–Accolade Plan—Choice Not Available active employees and early retirees—including two employer contribution models for active employees (93 / 93 / 83 and 100 / 96 / 83).
- Comparisons of member contributions from 2021 to 2022 are included in the tables that follow.
  - The MOU for CCSF employees specifies the employer contributions for the highest cost plan offered through SFHSS (which is BSC PPO–Accolade Plan) are set to equal the employer contributions for the second highest cost plan (which is Blue Shield of California (BSC) Access+ plan)—except for the Employee Only tier in the 100 / 96 / 83 strategy where the employer contributions equal total rates for all SFHSS plans.

# BSC PPO—Accolade

## Monthly Rate / Contribution Change—2022 versus 2021

Early Retirees, and **93 / 93 / 83** Contribution Strategy for Employees

<i>PY = Plan Year</i>		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee / Retiree Contributions	PY 2021	\$439.37	\$802.67	\$1,392.63	\$284.61	\$678.28	\$1,306.86
	PY 2022	\$470.95	\$856.73	\$1,468.27	\$289.94	\$693.19	\$1,337.08
	<i>\$ Difference</i>	+\$31.58	+\$54.06	+\$75.64	+\$5.33	+\$14.91	+\$30.22
	<i>% Difference</i>	+7.2%	+6.7%	+5.4%	+1.9%	+2.2%	+2.3%
Monthly Employer Contributions	PY 2021	\$859.05	\$1,715.21	\$2,165.00	\$1,463.11	\$1,856.77	\$1,856.77
	PY 2022	\$866.24	\$1,729.72	\$2,183.35	\$1,507.60	\$1,910.85	\$1,910.85
	<i>\$ Difference</i>	+\$7.19	+\$14.51	+\$18.35	+\$44.49	+\$54.08	+\$54.08
	<i>% Difference</i>	+0.8%	+0.8%	+0.8%	+3.0%	+2.9%	+2.9%
Monthly Total Rate	PY 2021	\$1,298.42	\$2,517.88	\$3,557.63	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93
	<i>\$ Difference</i>	+\$38.77	+\$68.57	+\$93.99	+\$49.82	+\$68.99	+\$84.30
	<i>% Difference</i>	+3.0%	+2.7%	+2.6%	+2.9%	+2.7%	+2.7%

# BSC PPO—Accolade

## Monthly Rate / Contribution Change—2022 versus 2021

Early Retirees, and 100 / 96 / 83 Contribution Strategy for Employees

<i>PY = Plan Year</i>		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee / Retiree Contributions	PY 2021	\$0.00	\$747.34	\$1,392.63	\$284.61	\$678.28	\$1,306.86
	PY 2022	\$0.00	\$800.94	\$1,468.27	\$289.94	\$693.19	\$1,337.08
	<i>\$ Difference</i>	+\$0.00	+\$53.60	+\$75.64	+\$5.33	+\$14.91	+\$30.22
	<i>% Difference</i>	-	+7.2%	+5.4%	+1.9%	+2.2%	+2.3%
Monthly Employer Contributions	PY 2021	\$1,298.42	\$1,770.54	\$2,165.00	\$1,463.11	\$1,856.77	\$1,856.77
	PY 2022	\$1,337.19	\$1,785.51	\$2,183.35	\$1,507.60	\$1,910.85	\$1,910.85
	<i>\$ Difference</i>	+\$38.77	+\$14.97	+\$18.35	+\$44.49	+\$54.08	+\$54.08
	<i>% Difference</i>	+3.0%	+0.8%	+0.8%	+3.0%	+2.9%	+2.9%
Monthly Total Rate	PY 2021	\$1,298.42	\$2,517.88	\$3,557.63	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93
	<i>\$ Difference</i>	+\$38.77	+\$68.57	+\$93.99	+\$49.82	+\$68.99	+\$84.30
	<i>% Difference</i>	+3.0%	+2.7%	+2.6%	+2.9%	+2.7%	+2.7%



# BSC PPO–Accolade

## Proposed 2022 Monthly Rate Card

### 93 / 93 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee Plus One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$1,057.93	\$2,115.86	\$3,090.04	\$1,361.74	\$2,002.46	\$2,513.91
Pharmacy	\$196.37	\$392.73	\$488.11	\$356.23	\$523.84	\$657.64
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52
Claims Stabilization Amount / Self-Funded Policy	(\$9.58)	(\$18.58)	(\$26.25)	(\$12.90)	(\$18.70)	(\$23.34)
<b>Total</b>	<b>\$1,337.19</b>	<b>\$2,586.45</b>	<b>\$3,651.62</b>	<b>\$1,797.54</b>	<b>\$2,604.04</b>	<b>\$3,247.93</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$460.35	\$460.35	\$460.35
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$289.94	\$693.19	\$693.19
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,507.60	\$1,910.85	\$1,910.85
<b>2022 Non-Bargained Contribution Rate</b>	<b>\$1,337.19</b>	<b>\$2,586.45</b>	<b>\$3,651.62</b>	<b>\$289.94</b>	<b>\$693.19</b>	<b>\$1,337.08</b>

MOU Negotiated Pickup <sup>6</sup>	\$866.24	\$1,729.72	\$2,183.35			
<b>2022 Typical Bargained Member Contribution</b>	<b>\$470.95</b>	<b>\$856.73</b>	<b>\$1,468.27</b>			

<b>Final Member Contribution 2021</b>	<b>\$439.37</b>	<b>\$802.67</b>	<b>\$1,392.63</b>	<b>\$284.61</b>	<b>\$678.28</b>	<b>\$1,306.86</b>
<b>Difference—2022 versus 2021</b>	<b>\$31.58</b>	<b>\$54.06</b>	<b>\$75.64</b>	<b>\$5.33</b>	<b>\$14.91</b>	<b>\$30.22</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# BSC PPO–Accolade

## Proposed 2022 Monthly Rate Card

### 100 / 96 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$1,057.93	\$2,115.86	\$3,090.04	\$1,361.74	\$2,002.46	\$2,513.91
Pharmacy	\$196.37	\$392.73	\$488.11	\$356.23	\$523.84	\$657.64
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52
Claims Stabilization Amount / Self-Funded Policy	(\$9.58)	(\$18.58)	(\$26.25)	(\$12.90)	(\$18.70)	(\$23.34)
<b>Total</b>	<b>\$1,337.19</b>	<b>\$2,586.45</b>	<b>\$3,651.62</b>	<b>\$1,797.54</b>	<b>\$2,604.04</b>	<b>\$3,247.93</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$460.35	\$460.35	\$460.35
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$289.94	\$693.19	\$693.19
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,507.60	\$1,910.85	\$1,910.85
<b>2022 Non-Bargained Contribution Rate</b>	<b>\$1,337.19</b>	<b>\$2,586.45</b>	<b>\$3,651.62</b>	<b>\$289.94</b>	<b>\$693.19</b>	<b>\$1,337.08</b>

MOU Negotiated Pickup <sup>6</sup>	\$1,337.19	\$1,785.51	\$2,183.35			
<b>2022 Typical Bargained Member Contribution</b>	<b>\$0.00</b>	<b>\$800.94</b>	<b>\$1,468.27</b>			

<b>Final Member Contribution 2021</b>	<b>\$0.00</b>	<b>\$747.34</b>	<b>\$1,392.63</b>	<b>\$284.61</b>	<b>\$678.28</b>	<b>\$1,306.86</b>
<b>Difference—2022 versus 2021</b>	<b>\$0.00</b>	<b>\$53.60</b>	<b>\$75.64</b>	<b>\$5.33</b>	<b>\$14.91</b>	<b>\$30.22</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# BSC PPO—Accolade—Choice Not Available

## Monthly Rate / Contribution Change—2022 versus 2021

Early Retirees, and **93 / 93 / 83** Contribution Strategy for Employees

<i>PY = Plan Year</i>		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee / Retiree Contributions	PY 2021	\$64.66	\$129.10	\$443.43	\$97.26	\$490.92	\$1,119.50
	PY 2022	\$65.20	\$130.19	\$447.19	\$87.06	\$490.31	\$1,134.20
	<i>\$ Difference</i>	+\$0.54	+\$1.09	+\$3.76	-\$10.20	-\$0.61	+\$14.70
	<i>% Difference</i>	+0.8%	+0.8%	+0.8%	-10.5%	-0.1%	+1.3%
Monthly Employer Contributions	PY 2021	\$859.05	\$1,715.21	\$2,165.00	\$1,650.46	\$2,044.13	\$2,044.13
	PY 2022	\$866.24	\$1,729.72	\$2,183.35	\$1,710.48	\$2,113.73	\$2,113.73
	<i>\$ Difference</i>	+\$7.19	+\$14.51	+\$18.35	+\$60.02	+\$69.60	+\$69.60
	<i>% Difference</i>	+0.8%	+0.8%	+0.8%	+3.6%	+3.4%	+3.4%
Monthly Total Rate	PY 2021	\$923.71	\$1,844.31	\$2,608.43	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93
	<i>\$ Difference</i>	+\$7.73	+\$15.60	+\$22.11	+\$49.82	+\$68.99	+\$84.30
	<i>% Difference</i>	+0.8%	+0.8%	+0.8%	+2.9%	+2.7%	+2.7%

# BSC PPO—Accolade—Choice Not Available

## Monthly Rate / Contribution Change—2022 versus 2021

Early Retirees, and 100 / 96 / 83 Contribution Strategy for Employees

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee / Retiree Contributions	PY 2021	\$0.00	\$73.77	\$443.43	\$97.26	\$490.92	\$1,119.50
	PY 2022	\$0.00	\$74.40	\$447.19	\$87.06	\$490.31	\$1,134.20
	\$ Difference	+\$0.00	+\$0.63	+\$3.76	-\$10.20	-\$0.61	+\$14.70
	% Difference	-	+0.9%	+0.8%	-10.5%	-0.1%	+1.3%
Monthly Employer Contributions	PY 2021	\$923.71	\$1,770.54	\$2,165.00	\$1,650.46	\$2,044.13	\$2,044.13
	PY 2022	\$931.44	\$1,785.51	\$2,183.35	\$1,710.48	\$2,113.73	\$2,113.73
	\$ Difference	+\$7.73	+\$14.97	+\$18.35	+\$60.02	+\$69.60	+\$69.60
	% Difference	+0.8%	+0.8%	+0.8%	+3.6%	+3.4%	+3.4%
Monthly Total Rate	PY 2021	\$923.71	\$1,844.31	\$2,608.43	\$1,747.72	\$2,535.05	\$3,163.63
	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93
	\$ Difference	+\$7.73	+\$15.60	+\$22.11	+\$49.82	+\$68.99	+\$84.30
	% Difference	+0.8%	+0.8%	+0.8%	+2.9%	+2.7%	+2.7%

# BSC PPO—Accolade—Choice Not Available

## Proposed 2022 Monthly Rate Card

93 / 93 / 83 Contribution (Active Employees)	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$688.72	\$1,447.61	\$2,077.79	\$1,361.74	\$2,002.46	\$2,513.91
Pharmacy	\$159.83	\$334.44	\$479.28	\$356.23	\$523.84	\$657.64
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52
Claims Stabilization Amount / Self-Funded Policy	(\$9.58)	(\$18.58)	(\$26.25)	(\$12.90)	(\$18.70)	(\$23.34)
<b>Total</b>	<b>\$931.44</b>	<b>\$1,859.91</b>	<b>\$2,630.54</b>	<b>\$1,797.54</b>	<b>\$2,604.04</b>	<b>\$3,247.93</b>
10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$866.10	\$866.10	\$866.10
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$87.07	\$490.32	\$490.32
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,710.48	\$2,113.73	\$2,113.73
<b>2022 Non-Bargained Contribution Rate</b>	<b>\$931.44</b>	<b>\$1,859.91</b>	<b>\$2,630.54</b>	<b>\$87.06</b>	<b>\$490.31</b>	<b>\$1,134.20</b>
MOU Negotiated Pickup <sup>6</sup>	\$866.24	\$1,729.72	\$2,183.35			
<b>2022 Typical Bargained Member Contribution</b>	<b>\$65.20</b>	<b>\$130.19</b>	<b>\$447.19</b>			
<b>Final Member Contribution 2021</b>	<b>\$64.66</b>	<b>\$129.10</b>	<b>\$443.43</b>	<b>\$97.26</b>	<b>\$490.92</b>	<b>\$1,119.50</b>
<b>Difference—2022 versus 2021</b>	<b>\$0.54</b>	<b>\$1.09</b>	<b>\$3.76</b>	<b>(\$10.20)</b>	<b>(\$0.61)</b>	<b>\$14.70</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# BSC PPO—Accolade—Choice Not Available

## Proposed 2022 Monthly Rate Card

### 100 / 96 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$688.72	\$1,447.61	\$688.72	\$1,361.74	\$2,002.46	\$2,513.91
Pharmacy	\$159.83	\$334.44	\$159.83	\$356.23	\$523.84	\$657.64
Vision	\$3.95	\$7.92	\$3.95	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52	\$88.52
Claims Stabilization Amount / Self-Funded Policy	(\$9.58)	(\$18.58)	(\$9.58)	(\$12.90)	(\$18.70)	(\$23.34)
<b>Total</b>	<b>\$931.44</b>	<b>\$1,859.91</b>	<b>\$931.44</b>	<b>\$1,797.54</b>	<b>\$2,604.04</b>	<b>\$3,247.93</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$866.10	\$866.10	\$866.10
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$87.07	\$490.32	\$490.32
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,710.48	\$2,113.73	\$2,113.73
<b>2022 Non-Bargained Contribution Rate</b>	<b>\$931.44</b>	<b>\$1,859.91</b>	<b>\$931.44</b>	<b>\$87.06</b>	<b>\$490.31</b>	<b>\$1,134.20</b>

MOU Negotiated Pickup <sup>6</sup>	\$931.44	\$1,785.51	\$2,183.35			
<b>2022 Typical Bargained Member Contribution</b>	<b>\$0.00</b>	<b>\$74.40</b>	<b>\$447.19</b>			

<b>Final Member Contribution 2021</b>	<b>\$0.00</b>	<b>\$73.77</b>	<b>\$443.43</b>	<b>\$97.26</b>	<b>\$490.92</b>	<b>\$1,119.50</b>
<b>Difference—2022 versus 2021</b>	<b>\$0.00</b>	<b>\$0.63</b>	<b>\$3.76</b>	<b>(\$10.20)</b>	<b>(\$0.61)</b>	<b>\$14.70</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# Recommendations for HSB Action

# BSC PPO—Accolade 2022 Plan Rating—Recommendation

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Staff recommends that the Health Service Board (HSB) approve the Blue Shield of California (BSC) PPO—Accolade Plan and Blue Shield of California (BSC) PPO—Accolade Plan—Choice Not Available 2022 plan year monthly rate cards presented in this material.

The resulting aggregate overall rate increase for the combination of BSC PPO—Accolade Plan and BSC PPO—Accolade Plan—Choice Not Available including stabilization adjustment for 2022 is 2.7%.



# Appendix—Additional Information

## BSC PPO–Accolade Rate Card Footnotes

- 1) **Expense:** Plan administrative fees, shared savings fees, and SFHSS Healthcare Sustainability Fund charge.
- 2) **“10-County” Employer Contribution:** Per Charter Section A8.423, the employer contribution must equal the average of the employer contribution to health premiums of the 10 most populous counties in California, not including San Francisco. The monthly amount for 2022 rating is \$757.31 (per March 2021 HSB action).
- 3) **“Single Retiree Offset”:** Per Charter Section A8.428; for Early Retirees, this is equal to the 10-County Amount.
- 4) **Retiree “Actuarial Difference”:** Per Charter Section A8.428, employer contributes the difference between a single active Employee and a single non-Medicare Retiree cost of premium. Calculated for non-Medicare retiree only.
- 5) **Prop. E Employer Contribution (passed in November 2000 Election):** Per Charter A8.428, the Prop. E employer contribution for Retiree (R) and R+1 =  $50\% \times [\text{Total Rate Cost} - 10 \text{ County} - \text{Actuarial Difference}]$ .
- 6) **Currently, the two most common employer contribution formulas** in MOU agreements follow are 93% Single / 93% E+1 / 83% E+2+ and 100% Single / 96% E+1 / 83% E+2+. Employer contributions for active employees in the highest cost SFHSS health plan (BSC PPO–Accolade Plan) are set to equal contributions for the second highest cost plan (BSC Access+), except for the Employee Only tier for the 100 / 96 / 83 strategy where employer contributions equal total cost rates for all SFHSS plans.

## Glossary of Terms

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- **Rate Stabilization Reserve:** HSB policy establishes use of a stabilization reserve to spread any underwriting gains or losses into the following year's premium calculation in a consistent manner to reduce volatility from year-over-year changes in premium. The underwriting gains or losses are added or subtracted from the premium amounts to adjust for previous losses or gains. Per HSB policy, each year's loss or gain is spread over the next three years. **The rate stabilization balance in the Non-Medicare PPO plan continues to apply as plan administrator changes for this plan from UnitedHealthcare in 2021 to Blue Shield of California in 2022.**
- **Ten (10)-County Average Survey:** Per Charter Section A8.423, the employer contribution must equal the average of the employer contribution to health premiums of the ten most populous counties in California, not including San Francisco.

## 2021 Monthly Rate Card

### 93 / 93 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee Plus One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$1,008.22	\$2,016.44	\$2,944.85	\$1,297.75	\$1,908.37	\$2,395.79
Pharmacy	\$187.14	\$374.28	\$465.17	\$339.49	\$499.23	\$626.74
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68
Claims Stabilization Amount / Self-Funded Policy	\$21.43	\$41.56	\$58.73	\$28.85	\$41.85	\$52.22
<b>Total</b>	<b>\$1,298.42</b>	<b>\$2,517.88</b>	<b>\$3,557.63</b>	<b>\$1,747.72</b>	<b>\$2,535.05</b>	<b>\$3,163.63</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$449.30	\$449.30	\$449.30
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$284.62	\$678.28	\$678.28
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,463.11	\$1,856.77	\$1,856.77
<b>2021 Non-Bargained Contribution Rate</b>	<b>\$1,298.42</b>	<b>\$2,517.88</b>	<b>\$3,557.63</b>	<b>\$284.61</b>	<b>\$678.28</b>	<b>\$1,306.86</b>

MOU Negotiated Pickup <sup>6</sup>	\$859.05	\$1,715.21	\$2,165.00			
<b>2021 Typical Bargained Member Contribution</b>	<b>\$439.37</b>	<b>\$802.67</b>	<b>\$1,392.63</b>			

<b>Final Member Contribution 2020</b>	<b>\$355.66</b>	<b>\$638.70</b>	<b>\$1,141.53</b>	<b>\$239.59</b>	<b>\$684.20</b>	<b>\$1,369.33</b>
<b>Difference—2021 versus 2020</b>	<b>\$83.71</b>	<b>\$163.97</b>	<b>\$251.10</b>	<b>\$45.02</b>	<b>-\$5.92</b>	<b>-\$62.47</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

## 2021 Monthly Rate Card

### 100 / 96 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$1,008.22	\$2,016.44	\$2,944.85	\$1,297.75	\$1,908.37	\$2,395.79
Pharmacy	\$187.14	\$374.28	\$465.17	\$339.49	\$499.23	\$626.74
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68
Claims Stabilization Amount / Self-Funded Policy	\$21.43	\$41.56	\$58.73	\$28.85	\$41.85	\$52.22
<b>Total</b>	<b>\$1,298.42</b>	<b>\$2,517.88</b>	<b>\$3,557.63</b>	<b>\$1,747.72</b>	<b>\$2,535.05</b>	<b>\$3,163.63</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$449.30	\$449.30	\$449.30
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$284.62	\$678.28	\$678.28
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,463.11	\$1,856.77	\$1,856.77
<b>2021 Non-Bargained Contribution Rate</b>	<b>\$1,298.42</b>	<b>\$2,517.88</b>	<b>\$3,557.63</b>	<b>\$284.61</b>	<b>\$678.28</b>	<b>\$1,306.86</b>

MOU Negotiated Pickup <sup>6</sup>	\$1,298.42	\$1,770.54	\$2,165.00			
<b>2021 Typical Bargained Member Contribution</b>	<b>\$0.00</b>	<b>\$747.34</b>	<b>\$1,392.63</b>			

<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$585.27</b>	<b>\$1,141.53</b>	<b>\$239.59</b>	<b>\$684.20</b>	<b>\$1,369.33</b>
<b>Difference—2021 versus 2020</b>	<b>\$0.00</b>	<b>\$162.07</b>	<b>\$251.10</b>	<b>\$45.02</b>	<b>-\$5.92</b>	<b>-\$62.47</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# UHC Non-Medicare PPO—Choice Not Available

### 2021 Monthly Rate Card

#### 93 / 93 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$666.95	\$1,395.55	\$1,999.94	\$1,297.75	\$1,908.37	\$2,395.79
Pharmacy	\$153.70	\$321.60	\$460.88	\$339.49	\$499.23	\$626.74
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68
Claims Stabilization Amount / Self-Funded Policy	\$21.43	\$41.56	\$58.73	\$28.85	\$41.85	\$52.22
<b>Total</b>	<b>\$923.71</b>	<b>\$1,844.31</b>	<b>\$2,608.43</b>	<b>\$1,747.72</b>	<b>\$2,535.05</b>	<b>\$3,163.63</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$824.01	\$824.01	\$824.01
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$97.26	\$490.93	\$490.93
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,650.46	\$2,044.13	\$2,044.13
<b>2021 Non-Bargained Contribution Rate</b>	<b>\$923.71</b>	<b>\$1,844.31</b>	<b>\$2,608.43</b>	<b>\$97.26</b>	<b>\$490.92</b>	<b>\$1,119.50</b>

MOU Negotiated Pickup <sup>6</sup>	\$859.05	\$1,715.21	\$2,165.00			
<b>2021 Typical Bargained Member Contribution</b>	<b>\$64.66</b>	<b>\$129.10</b>	<b>\$443.43</b>			

<b>Final Member Contribution 2020</b>	<b>\$62.43</b>	<b>\$124.67</b>	<b>\$428.21</b>	<b>\$92.98</b>	<b>\$537.58</b>	<b>\$1,222.71</b>
<b>Difference—2021 versus 2020</b>	<b>\$2.23</b>	<b>\$4.43</b>	<b>\$15.22</b>	<b>\$4.28</b>	<b>-\$46.66</b>	<b>-\$103.21</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**

# UHC Non-Medicare PPO—Choice Not Available

### 2021 Monthly Rate Card

#### 100 / 96 / 83 Contribution (Active Employees)

	Active Employees			Early Retirees		
	Employee Only	Employee and One Dependent	Employee and Family	Retiree without Medicare	Retiree and Spouse w/o Medicare	Retiree and Family
Medical	\$666.95	\$1,395.55	\$1,999.94	\$1,297.75	\$1,908.37	\$2,395.79
Pharmacy	\$153.70	\$321.60	\$460.88	\$339.49	\$499.23	\$626.74
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense <sup>1</sup>	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68	\$77.68
Claims Stabilization Amount / Self-Funded Policy	\$21.43	\$41.56	\$58.73	\$28.85	\$41.85	\$52.22
<b>Total</b>	<b>\$923.71</b>	<b>\$1,844.31</b>	<b>\$2,608.43</b>	<b>\$1,747.72</b>	<b>\$2,535.05</b>	<b>\$3,163.63</b>

10-County Amount <sup>2</sup>	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" <sup>4</sup>	\$0.00	\$0.00	\$0.00	\$824.01	\$824.01	\$824.01
Retiree Prop. E Employer Contribution <sup>5</sup>	\$0.00	\$0.00	\$0.00	\$97.26	\$490.93	\$490.93
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,650.46	\$2,044.13	\$2,044.13
<b>2021 Non-Bargained Contribution Rate</b>	<b>\$923.71</b>	<b>\$1,844.31</b>	<b>\$2,608.43</b>	<b>\$97.26</b>	<b>\$490.92</b>	<b>\$1,119.50</b>

MOU Negotiated Pickup <sup>6</sup>	\$923.71	\$1,770.54	\$2,165.00			
<b>2021 Typical Bargained Member Contribution</b>	<b>\$0.00</b>	<b>\$73.77</b>	<b>\$443.43</b>			

<b>Final Member Contribution 2020</b>	<b>\$0.00</b>	<b>\$71.24</b>	<b>\$428.21</b>	<b>\$92.98</b>	<b>\$537.58</b>	<b>\$1,222.71</b>
<b>Difference—2021 versus 2020</b>	<b>\$0.00</b>	<b>\$2.53</b>	<b>\$15.22</b>	<b>\$4.28</b>	<b>-\$46.66</b>	<b>-\$103.21</b>

**NOTE—Footnotes 1 – 6 defined in Appendix**