

San Francisco Health Service System Health Service Board

Rates & Benefits

Kaiser Permanente (California) Fully Insured Non-Medicare
Medical/Rx 2022 Rates and Contributions

May 13, 2021

Prepared by:
Health Solutions



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Rate Setting Methodology Preface

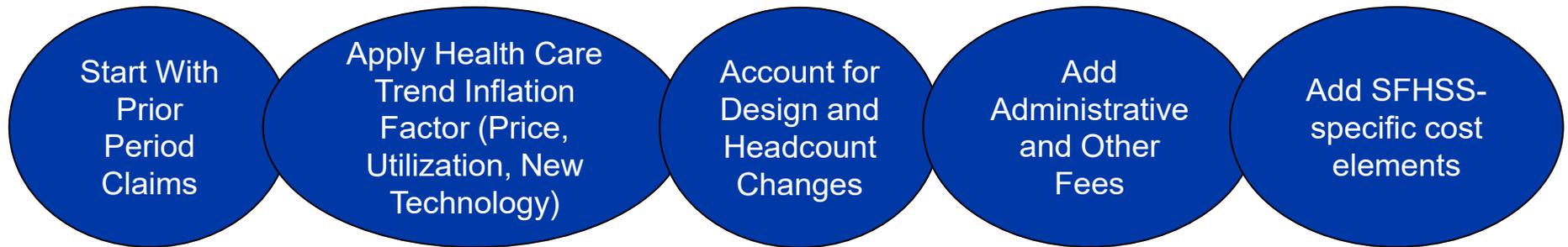
Health Plan Funding—Method Comparison by SFHSS Plan

Funding Method	Self-Funded	Flex-Funded	Fully Insured
Funding Method Description	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.
Who sets the recommended SFHSS plan rates?	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)
SFHSS plans by Funding Method	BSC PPO-Accolade 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
HSB Rate Stabilization Policy Applies?	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 Renewal 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.

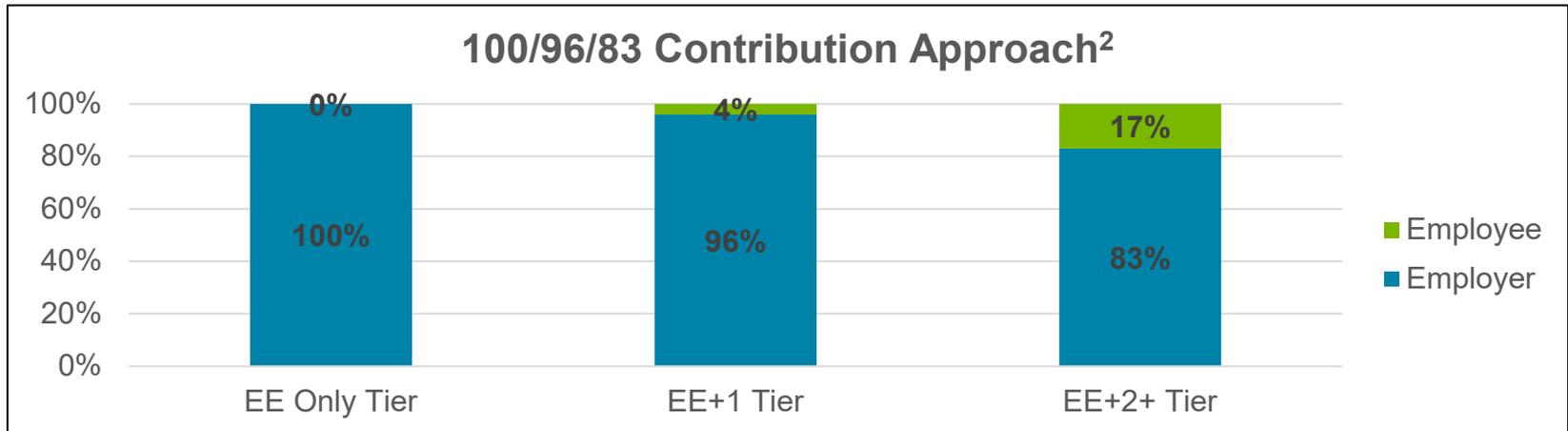
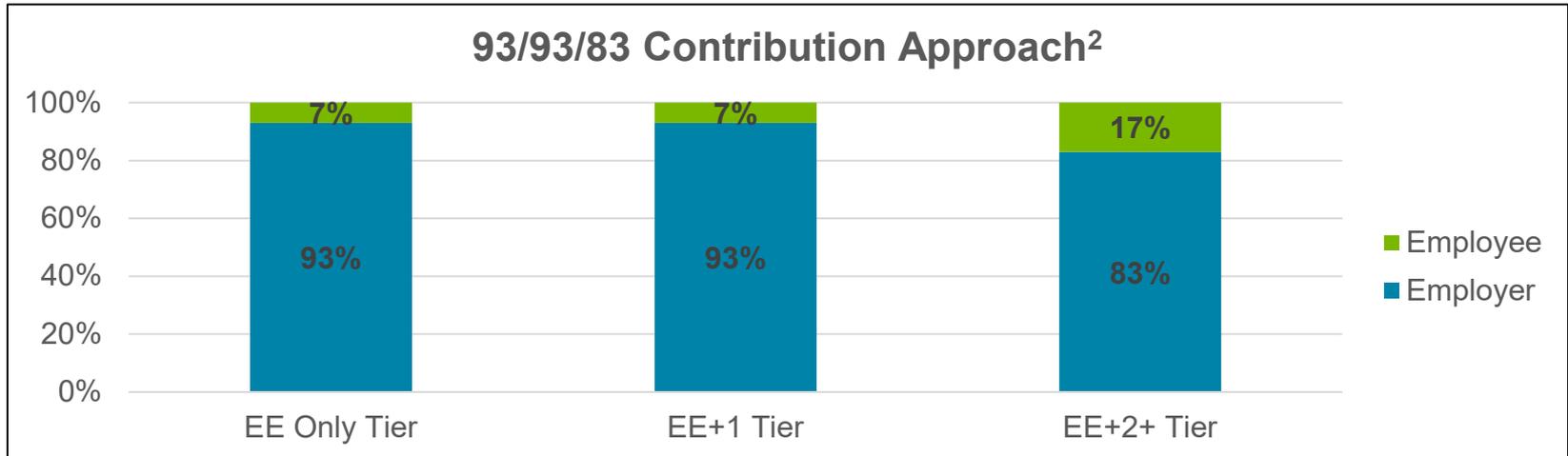
Non-Medicare Health Plan	Before Rate Stabilization Adjustment	After Rate Stabilization Adjustment
BSC Access+	1.5%	0.8%
BSC Trio	2.7%	2.0%
Health Net CanopyCare	Rated between Access+ and Trio	(n/a for 2022 – new plan)
Kaiser	4.96%	(does not apply – insured plan)
BSC PPO-Accolade (including Choice Not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

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 (CCSF¹)



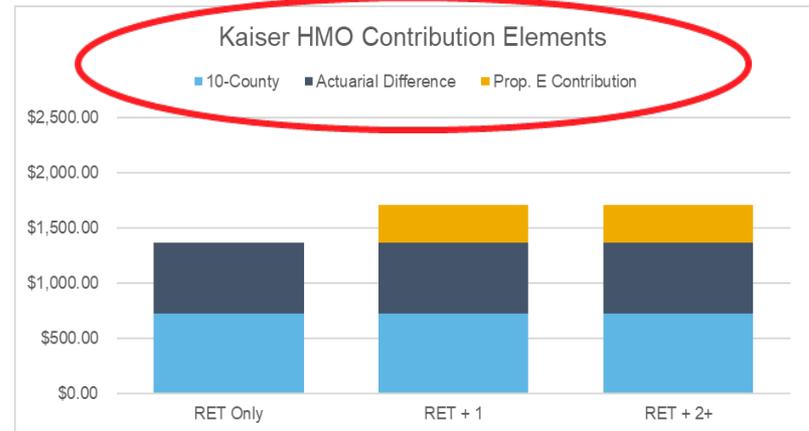
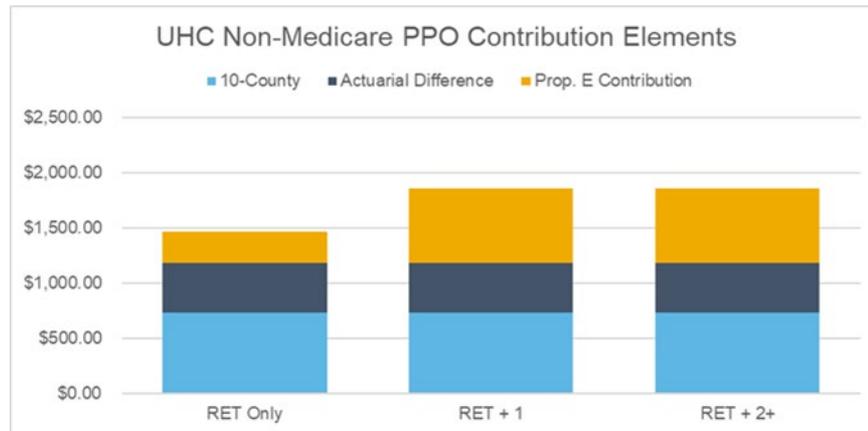
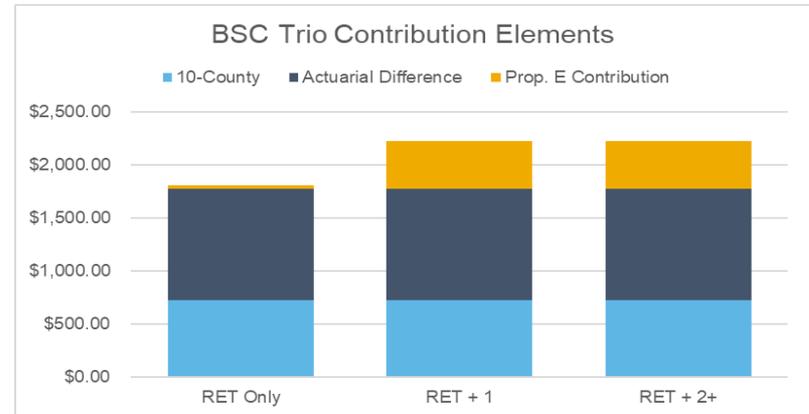
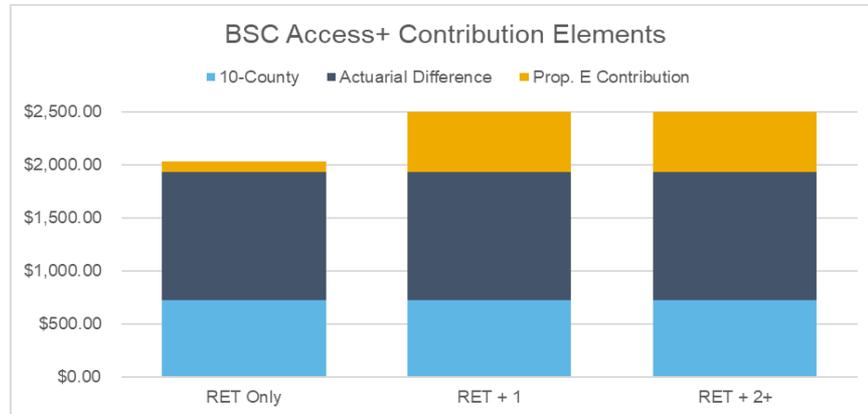
¹ City and County of San Francisco (CCSF) MOU contribution sharing approaches shown above; other employers in SFHSS plans have their employer-specific contribution sharing methodologies for active employees.

² 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

Kaiser Non-Medicare HMO 2022 Rating—Recommendation

Staff recommends that the Health Service Board (HSB) approve:

- 1) A 4.96% insured plan premium increase from 2021 to 2022 for active employees (actives) and early retirees in California enrolled in Kaiser Permanente (Kaiser), based on fully insured plan rates proposed by Kaiser for the 2022 plan year.
- 2) The resulting 2022 plan year rate cards for the Kaiser California HMO plan for active employees and early retirees contained in this presentation.

Kaiser Non-Medicare HMO 2022 Rating—Recommendation

- The Kaiser rates and premium contributions for actives and early retirees are included in this presentation, with detailed exhibits to follow.
 - This presentation includes an exhibit in the Appendix which illustrates Kaiser’s underwriting premium rate build-up for the 2022 plan year.
- 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 (93 / 93 / 83 and 100 / 96 / 83).
 - 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.

Kaiser HMO 2022 Rates and Contributions—Summary

- 2022 Kaiser premiums for actives and early retirees on a “status quo” design basis are increasing by 4.96% for the medical and pharmacy coverage.
 - No plan design changes are proposed for the Kaiser plan into the 2022 plan year.
 - This follows a 5.8% rate increase that occurred for the 2021 plan year.
- Rating development for the 2022 plan year is challenged by the fact of significant pandemic-caused medical claim suppression primarily in the March to June 2020 timeframe that was evident in SFHSS’s Kaiser HMO plan experience, captured in the 2020 Kaiser HMO plan experience presentation to the HSB on April 8, 2021.
- The 4.96% proposed rate increase reflects Kaiser’s best estimate for projected 2022 medical/Rx claim experience plus associated administrative costs.
- An exhibit showing the derivation of the 4.96% rate increase for Kaiser is shown in the Appendix to this presentation.

Kaiser HMO 2022 Rates and Contributions—Summary

- Kaiser Permanente’s HMO plan is a group model, meaning Kaiser operates as both the health system and health plan for covered members.
- Though SFHSS member utilization of Kaiser HMO medical services was lower in 2020 than 2019, Kaiser’s business expenses to operate their health system in aggregate completed 2020 close to expectations—but expense requirements shifted as a result of the COVID-19 pandemic.
 - Expenses related to delivery of care were lower than expected as a result of utilization reductions by plan members
 - However, expenses related to addressing the unique needs brought by the pandemic increased—including direct costs of providing COVID-19 testing and patient care, as well as staffing costs needed to support surges in patient COVID-19 intensive care needs.

Kaiser HMO 2022 Rates and Contributions—Summary

- As reported by Kaiser Permanente in early February 2021, growth in operating expenses for the Kaiser Permanente organization exceeded growth in revenues from 2019 to 2020:

KP Enterprise-Wide Revenues and Expenses

\$ Billions	2019	2020	% Change
Revenues	\$84.5	\$88.7	5.0%
Expenses	\$81.8	\$86.5	5.7%
Operating Income	\$2.7	\$2.2	-18.5%
Membership (M)	12.3	12.4	0.9%

- This leads to Kaiser forecasting typical increases in revenue (e.g., insured premium rates to their customers) from the 2021 plan year to the 2022 plan year.

Kaiser HMO 2022 Rates and Contributions— Rate Card Information

- When setting the total rate card premiums for Kaiser active employee and early retiree plans, the following SFHSS costs are included:
 - Kaiser fully insured medical / prescription drug premiums;
 - 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.
- Early retiree rate cards include employer contribution amounts based upon City Charter provisions, including:
 - The monthly 10-County Average;
 - “Actuarial Difference”; and
 - Prop. E employer contribution components.

Kaiser HMO 2022 Rates and Contributions— Rate Card Information

- Kaiser plan 2022 rate cards are presented on the following pages for these population segments:
 - 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 (93 / 93 / 83 and 100 / 96 / 83).
 - 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.
- Comparisons of member contributions from 2021 to 2022 are included in the tables that follow.

2022 Monthly Rate Cards For Kaiser California Non-Medicare HMO Plan

Kaiser Permanente (CA)—2021 to 2022 Rate Changes

Monthly Renewal Premiums and Contributions

Early Retirees and 93 / 93 / 83 Contribution Strategy for Actives

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee / Retiree Contributions	PY 2021	\$47.77	\$95.34	\$327.41	\$0.00	\$339.75	\$903.72
	PY 2022	\$50.12	\$100.03	\$343.52	\$0.00	\$356.49	\$948.26
	\$ Difference	+\$2.35	+\$4.69	+\$16.11	+\$0.00	+\$16.74	+\$44.54
	% Difference	+4.9%	+4.9%	+4.9%	-	+4.9%	+4.9%
Monthly Employer Contributions	PY 2021	\$634.71	\$1,266.64	\$1,598.54	\$1,370.10	\$1,709.85	\$1,709.85
	PY 2022	\$665.85	\$1,328.93	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29
	\$ Difference	+\$31.14	+\$62.29	+\$78.67	+\$67.69	+\$84.44	+\$84.44
	% Difference	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%
Monthly Total Rate	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	+\$33.49	+\$66.98	+\$94.78	+\$67.69	+\$101.18	+\$128.98
	% Difference	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%

Kaiser Permanente (CA)—2021 to 2022 Rate Changes

Monthly Renewal Premiums and Contributions

Early Retirees and 100 / 96 / 83 Contribution Strategy for Actives

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	\$54.48	\$327.41	\$0.00	\$339.75	\$903.72
	PY 2022	\$0.00	\$57.16	\$343.52	\$0.00	\$356.49	\$948.26
	\$ Difference	+\$0.00	+\$2.68	+\$16.11	+\$0.00	+\$16.74	+\$44.54
	% Difference	-	+4.9%	+4.9%	-	+4.9%	+4.9%
Monthly Employer Contributions	PY 2021	\$682.48	\$1,307.50	\$1,598.54	\$1,370.10	\$1,709.85	\$1,709.85
	PY 2022	\$715.97	\$1,371.80	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29
	\$ Difference	+\$33.49	+\$64.30	+\$78.67	+\$67.69	+\$84.44	+\$84.44
	% Difference	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%
Monthly Total Rate	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	+\$33.49	+\$66.98	+\$94.78	+\$67.69	+\$101.18	+\$128.98
	% Difference	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%	+4.9%

2022 Kaiser Permanente (CA) Monthly Rate Card

Early Retirees and 93 / 93 / 83 Contribution Strategy for Actives

	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
Premium	\$709.02	\$1,418.04	\$2,006.53	\$1,430.84	\$2,139.86	\$2,728.35
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$680.48	\$680.48	\$680.48
Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$356.50	\$356.50
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,437.79	\$1,794.29	\$1,794.29
2022 Non-Bargained Contribution Rate	\$715.97	\$1,428.96	\$2,020.73	\$0.00	\$356.49	\$948.26

MOU Negotiated Pickup ⁶	\$665.85	\$1,328.93	\$1,677.21			
2022 Typical Bargained Member Contribution	\$50.12	\$100.03	\$343.52			

Final Member Contribution 2021	\$47.77	\$95.34	\$327.41	\$0.00	\$339.75	\$903.72
Difference—2022 versus 2021	\$2.35	\$4.69	\$16.11	\$0.00	\$16.74	\$44.54

NOTE—Footnotes 1 – 6 defined in Appendix

2022 Kaiser Permanente (CA) Monthly Rate Card

Early Retirees and 100 / 96 / 83 Contribution Strategy for Actives

	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
Premium	\$709.02	\$1,418.04	\$2,006.53	\$1,430.84	\$2,139.86	\$2,728.35
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$757.31	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$757.31	\$757.31
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$680.48	\$680.48	\$680.48
Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$356.50	\$356.50
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,437.79	\$1,794.29	\$1,794.29
2022 Non-Bargained Contribution Rate	\$715.97	\$1,428.96	\$2,020.73	\$0.00	\$356.49	\$948.26

MOU Negotiated Pickup ⁶	\$715.97	\$1,371.80	\$1,677.21			
2022 Typical Bargained Member Contribution	\$0.00	\$57.16	\$343.52			

Final Member Contribution 2021	\$0.00	\$54.48	\$327.41	\$0.00	\$339.75	\$903.72
Difference—2022 versus 2022	\$0.00	\$2.68	\$16.11	\$0.00	\$16.74	\$44.54

NOTE—Footnotes 1 – 6 defined in Appendix

Recommendation to HSB

Kaiser Non-Medicare HMO 2022 Rating—Recommendation

Staff recommends that the Health Service Board (HSB) approve:

- 1) A 4.96% insured plan premium increase from 2021 to 2022 for active employees (actives) and early retirees in California enrolled in Kaiser Permanente (Kaiser), based on fully insured plan rates proposed by Kaiser for the 2022 plan year.
- 2) The resulting 2022 plan year rate cards for the Kaiser California HMO plan for active employees and early retirees contained in this presentation.

Appendix

Underwriting Premium Rate Build-Up

Active Employees and Early Retirees Combined (PMPM¹ Basis)

	2021 Renewal	2022 Renewal	% Change
Rating Members	55,417	56,153	+ 1.3%
Experience Period Adjusted Incurred Claims	\$558.40	\$516.64	- 7.5%
Midpoint Trend Rate (24-month period) ²	1.059	1.196	
Projected Incurred Claims	\$591.51	\$617.80	+ 4.4%
Administration and ACA Fees			
Administration Fees	\$27.00	\$27.54	+ 2.0%
ACA PCORI Fees ³	\$0.22	\$0.23	+ 4.5%
Other Benefits (Hearing, Infertility, SBO)	\$1.80	\$1.80	No change
PMPM Revenue Requirement	\$620.53	\$647.37	+ 4.3%
In-Force 2021 Premium	\$616.78		
Proposed 2022 Premium		\$647.37	+ 4.96%

NOTES:

- 1 PMPM = Per Member Per Month
- 2 Kaiser is using an adjusted rating trend method for 2022 rating given the pandemic
- 3 ACA PCORI = Affordable Care Act Patient Centered Outcomes Research Institute

Underwriting Premium Rate Build-Up Notes

- 2019 claims experience was used to set 2021 premium rates, and
- 2020 claims experience was used to set 2022 premium rates.
- Notes on underwriting elements:
 - **Adjusted Incurred Claims**—Paid claims net of large claims in excess of the pooling point (\$1,125,000 for 2022 renewal) plus the large claim pooling charge.
 - **Midpoint Trend**—Trend factor used by Kaiser for the 24-month period between experience period and projection period. For 2022 rating, Kaiser is not adjusting suppression-impacted claim levels in 2020 overtly in its underwriting, but rather using a higher trend factor adjustment to reflect trending of suppressed 2020 claims to 2022.
 - **Administration Fees**—The amount included in the premium for the administration of the program not related to claims expense (infrastructure cost such as claims processing, customer service, programing cost, etc.).
 - **Affordable Care Act (ACA) Fees**—Required fees or taxes that support the cost of federal health care reform. For 2021 and 2022, this reflects the Patient Centered Outcomes Research Institute (PCORI) fee, extended by recent federal legislation through 2029.

Kaiser Non-Medicare HMO Rate Card Footnotes

- 1) **Expense:** 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+.

2021 Kaiser Permanente (CA) Monthly Rate Card

Early Retirees and 93 / 93 / 83 Contribution Strategy for Actives

	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
Premium	\$675.53	\$1,351.06	\$1,911.75	\$1,363.15	\$2,038.68	\$2,599.37
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$682.48	\$1,361.98	\$1,925.95	\$1,370.10	\$2,049.60	\$2,613.57

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$640.91	\$640.91	\$640.91
Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$339.75	\$339.75
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,370.10	\$1,709.85	\$1,709.85
2021 Non-Bargained Contribution Rate	\$682.48	\$1,361.98	\$1,925.95	\$0.00	\$339.75	\$903.72

MOU Negotiated Pickup ⁶	\$634.71	\$1,266.64	\$1,598.54			
2021 Typical Bargained Member Contribution	\$47.77	\$95.34	\$327.41			

Final Member Contribution 2020	\$45.20	\$90.19	\$309.72	\$0.00	\$321.37	\$854.85
Difference—2021 versus 2020	\$2.57	\$5.15	\$17.69	\$0.00	\$18.38	\$48.87

NOTE—Footnotes 1 – 6 defined in Appendix

2021 Kaiser Permanente (CA) Monthly Rate Card

Early Retirees and 100 / 96 / 83 Contribution Strategy for Actives

	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
Premium	\$675.53	\$1,351.06	\$1,911.75	\$1,363.15	\$2,038.68	\$2,599.37
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$682.48	\$1,361.98	\$1,925.95	\$1,370.10	\$2,049.60	\$2,613.57

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$729.19	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$729.19	\$729.19
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$640.91	\$640.91	\$640.91
Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$339.75	\$339.75
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,370.10	\$1,709.85	\$1,709.85
2021 Non-Bargained Contribution Rate	\$682.48	\$1,361.98	\$1,925.95	\$0.00	\$339.75	\$903.72

MOU Negotiated Pickup ⁶	\$682.48	\$1,307.50	\$1,598.54			
2021 Typical Bargained Member Contribution	\$0.00	\$54.48	\$327.41			

Final Member Contribution 2020	\$0.00	\$51.54	\$309.72	\$0.00	\$321.37	\$854.85
Difference—2021 versus 2020	\$0.00	\$2.94	\$17.69	\$0.00	\$18.38	\$48.87

NOTE—Footnotes 1 – 6 defined in Appendix