

San Francisco Health Service System Health Service Board

Rates & Benefits

Kaiser Permanente 2021 Multi-State Regional Rates
Presentation—Early Retirees and Medicare Retirees

June 11, 2020

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Health Solutions



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Recommendation Summary

Staff recommends the Health Service Board (HSB) accept the Kaiser multi-state regional plan premium renewals and resulting rate cards contained in this material. The table below illustrates current membership enrolled in each plan along with the proposed Kaiser rate actions from 2020 to 2021. Total expected 2021 annual premium for all three regions is approximately \$942,000.

	Early Retirees and Dependents	Medicare Retirees and Dependents
Total Covered Members		
▪ Washington region	11	16
▪ Northwest region	19	26
▪ Hawaii region	16	25
2021 Rate Change Action		
▪ Washington region	+6.3%	+3.0%
▪ Northwest region	-5.0%	-0.8%
▪ Hawaii region	-4.3%	-1.0%

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-state regional” Kaiser early and Medicare retiree plans are offered in three geographies—Washington state, Northwest (Oregon and Southwest Washington), and Hawaii.

This report provides the HSB with the recommendation for the fully insured 2021 Kaiser multi-state regional renewal for applicable early retirees and Medicare retirees.

Aon Commentary on Kaiser 2021 Rates

Overall average rate changes for the Kaiser multi-state region plans are 1.7% decrease for early retirees and 0.1% decrease 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 health care cost increase trends.

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

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

Aon Commentary on Kaiser 2021 Rates

Kaiser Medicare Plan Rate Derivation for 2021

- The proposed Kaiser plan 2021 rate, adjusted for the prior year Centers for Medicare and Medicaid (CMS) funding reconciliation variances, is an estimate since Kaiser has not received final approval from CMS for the 2021 rate.
- Given that it is an estimate, Kaiser Permanente (Kaiser) will reconcile any differences between the 2021 rate provided today and the ultimate final 2021 rate next Spring. The difference will be applied to the 2022 rates.
- Since SFHSS is risk-rated for the Medicare population, the final rate could be higher or lower than the estimate supplied. Although Kaiser's desire is to have the actual rate be as close to the initial estimate as possible, they cannot project the actual final rate nor predict the ultimate variance between initial and final rates.

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 Service with the Employers.
- Retiree medical coverage at the 50% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 10 years but less than 15 years of Credited Service with the Employers.
 - This segment of retirees will receive 50% of the full employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.

2021 Kaiser Monthly Rate Card

Washington 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	\$1,455.30	\$2,910.60	\$4,118.50	\$335.16	\$670.32	\$1,005.48	\$1,878.22
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$342.11	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$342.11	\$342.11	\$342.11
"Actuarial Difference" ⁴	\$733.06	\$733.06	\$733.06	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$729.64	\$729.64	\$0.00	\$169.57	\$169.57	\$169.57
Subtotal City Contributions	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
Non-Bargained Contribution Rate 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74

Final Member Contribution 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
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Final Member Contribution 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
Difference—2021 vs. 2020 Contribution	\$0.00	\$42.92	\$114.18	\$0.00	\$4.88	\$14.64	\$76.14

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2021 vs. 2020—Washington 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 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
	PY 2021	\$0.00	\$729.63	\$1,940.81	\$0.00	\$169.56	\$508.00	\$1,380.74
	\$ Change	\$0.00	\$42.92	\$114.18	\$0.00	\$4.88	\$14.64	\$76.14
	% Change	-	6.3%	6.3%	-	3.0%	3.0%	5.8%

Monthly Employer Contributions	PY 2020	\$1,376.39	\$2,063.10	\$2,063.10	\$332.35	\$497.04	\$497.04	\$497.04
	PY 2021	\$1,462.25	\$2,191.89	\$2,191.89	\$342.11	\$511.68	\$511.68	\$511.68
	\$ Change	\$85.86	\$128.79	\$128.79	\$9.76	\$14.64	\$14.64	\$14.64
	% Change	6.2%	6.2%	6.2%	2.9%	2.9%	2.9%	2.9%

Monthly Total Rate	PY 2020	\$1,376.39	\$2,749.81	\$3,889.73	\$332.35	\$661.72	\$990.40	\$1,801.64
	PY 2021	\$1,462.25	\$2,921.52	\$4,132.70	\$342.11	\$681.24	\$1,019.68	\$1,892.42
	\$ Change	\$85.86	\$171.71	\$242.97	\$9.76	\$19.52	\$29.28	\$90.78
	% Change	6.2%	6.2%	6.2%	2.9%	2.9%	3.0%	5.0%

2021 Kaiser Monthly Rate Card

Northwest 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	\$1,204.54	\$2,409.07	\$3,408.84	\$414.35	\$828.70	\$1,243.05	\$1,828.47
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$421.30	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$421.30	\$421.30	\$421.30
"Actuarial Difference" ⁴	\$482.30	\$482.30	\$482.30	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$604.25	\$604.25	\$0.00	\$209.16	\$209.16	\$209.16
Subtotal City Contributions	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
Non-Bargained Contribution Rate 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21

Final Member Contribution 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
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Final Member Contribution 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
Difference—2021 vs. 2020 Contribution	\$0.00	(\$31.70)	(\$84.31)	\$0.00	(\$1.75)	(\$5.25)	(\$54.36)

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2021 vs. 2020—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 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
	PY 2021	\$0.00	\$604.25	\$1,607.30	\$0.00	\$209.16	\$626.79	\$1,212.21
	\$ Change	\$0.00	-\$31.70	-\$84.31	\$0.00	-\$1.75	-\$5.25	-\$54.36
	% Change	-	-5.0%	-5.0%	-	-0.8%	-0.8%	-4.3%

Monthly Employer Contributions	PY 2020	\$1,274.88	\$1,910.84	\$1,910.84	\$424.80	\$635.71	\$635.71	\$635.71
	PY 2021	\$1,211.49	\$1,815.74	\$1,815.74	\$421.30	\$630.46	\$630.46	\$630.46
	\$ Change	-\$63.39	-\$95.10	-\$95.10	-\$3.50	-\$5.25	-\$5.25	-\$5.25
	% Change	-5.0%	-5.0%	-5.0%	-0.8%	-0.8%	-0.8%	-0.8%

Monthly Total Rate	PY 2020	\$1,274.88	\$2,546.79	\$3,602.45	\$424.80	\$846.62	\$1,267.75	\$1,902.28
	PY 2021	\$1,211.49	\$2,419.99	\$3,423.04	\$421.30	\$839.62	\$1,257.25	\$1,842.67
	\$ Change	-\$63.39	-\$126.80	-\$179.41	-\$3.50	-\$7.00	-\$10.50	-\$59.61
	% Change	-5.0%	-5.0%	-5.0%	-0.8%	-0.8%	-0.8%	-3.1%

2021 Kaiser Monthly Rate Card

Hawaii 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	\$895.56	\$1,791.12	\$2,534.44	\$364.19	\$728.38	\$1,092.57	\$1,471.70
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90

10-County Amount (or single tier premium, if less) ²	\$729.19	\$0.00	\$0.00	\$371.14	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$729.19	\$729.19	\$0.00	\$371.14	\$371.14	\$371.14
"Actuarial Difference" ⁴	\$173.32	\$173.32	\$173.32	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$449.77	\$449.77	\$0.00	\$184.08	\$184.08	\$184.08
Subtotal City Contributions	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
Non-Bargained Contribution Rate 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68

Final Member Contribution 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
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Final Member Contribution 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
Difference—2021 vs. 2020 Contribution	\$0.00	(\$19.90)	(\$52.93)	\$0.00	(\$1.91)	(\$5.73)	(\$193.95)

NOTE—Footnotes 1 – 5 defined in Appendix

Kaiser Medicare Retiree Monthly Premiums & Contributions

2021 vs. 2020—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 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
	PY 2021	\$0.00	\$449.76	\$1,196.36	\$0.00	\$184.08	\$551.55	\$930.68
	\$ Change	\$0.00	-\$19.90	-\$52.93	\$0.00	-\$1.91	-\$5.73	-\$193.95
	% Change	-	-4.2%	-4.2%	-	-1.0%	-1.0%	-17.2%

Monthly Employer Contributions	PY 2020	\$942.31	\$1,411.97	\$1,411.97	\$374.96	\$560.95	\$560.95	\$560.95
	PY 2021	\$902.51	\$1,352.28	\$1,352.28	\$371.14	\$555.22	\$555.22	\$555.22
	\$ Change	-\$39.80	-\$59.69	-\$59.69	-\$3.82	-\$5.73	-\$5.73	-\$5.73
	% Change	-4.2%	-4.2%	-4.2%	-1.0%	-1.0%	-1.0%	-1.0%

Monthly Total Rate	PY 2020	\$942.31	\$1,881.63	\$2,661.26	\$374.96	\$746.94	\$1,118.23	\$1,685.58
	PY 2021	\$902.51	\$1,802.04	\$2,548.64	\$371.14	\$739.30	\$1,106.77	\$1,485.90
	\$ Change	-\$39.80	-\$79.59	-\$112.62	-\$3.82	-\$7.64	-\$11.46	-\$199.68
	% Change	-4.2%	-4.2%	-4.2%	-1.0%	-1.0%	-1.0%	-11.8%

Recommendation

- It is recommended that the Health Service Board (HSB) approve the Kaiser Permanente 2021 plan year rates and premium contributions for multi-state regional rates for early retirees and Medicare retirees for the Washington, Northwest and Hawaii regions as presented in this material.

Appendix

2020 Kaiser Monthly Rate Card

Washington 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	\$1,369.44	\$2,738.89	\$3,875.53	\$325.40	\$650.80	\$976.20	\$1,787.44
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,376.39	\$2,749.81	\$3,889.73	\$332.35	\$661.72	\$990.40	\$1,801.64

10-County Amount (or single tier premium, if less) ²	\$705.92	\$0.00	\$0.00	\$332.35	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$705.92	\$705.92	\$0.00	\$332.35	\$332.35	\$332.35
"Actuarial Difference" ⁴	\$670.47	\$670.47	\$670.47	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$686.71	\$686.71	\$0.00	\$164.69	\$164.69	\$164.69
Subtotal City Contributions	\$1,376.39	\$2,063.10	\$2,063.10	\$332.35	\$497.04	\$497.04	\$497.04
Non-Bargained Contribution Rate 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60

Final Member Contribution 2020	\$0.00	\$686.71	\$1,826.63	\$0.00	\$164.68	\$493.36	\$1,304.60
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Final Member Contribution 2019	\$0.00	\$663.23	\$1,764.19	\$0.00	\$159.94	\$479.14	\$1,260.90
Difference—2020 vs. 2019 Contribution	\$0.00	\$23.48	\$62.44	\$0.00	\$4.74	\$14.22	\$43.70

NOTE—Footnotes 1 – 5 defined in Appendix

2020 Kaiser Monthly Rate Card

Northwest 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	\$1,267.93	\$2,535.87	\$3,588.25	\$417.85	\$835.70	\$1,253.55	\$1,888.08
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$1,274.88	\$2,546.79	\$3,602.45	\$424.80	\$846.62	\$1,267.75	\$1,902.28

10-County Amount (or single tier premium, if less) ²	\$705.92	\$0.00	\$0.00	\$424.80	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$705.92	\$705.92	\$0.00	\$424.80	\$424.80	\$424.80
"Actuarial Difference" ⁴	\$568.96	\$568.96	\$568.96	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$635.96	\$635.96	\$0.00	\$210.91	\$210.91	\$210.91
Subtotal City Contributions	\$1,274.88	\$1,910.84	\$1,910.84	\$424.80	\$635.71	\$635.71	\$635.71
Non-Bargained Contribution Rate 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57

Final Member Contribution 2020	\$0.00	\$635.95	\$1,691.61	\$0.00	\$210.91	\$632.04	\$1,266.57
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Final Member Contribution 2019	\$0.00	\$665.89	\$1,771.27	\$0.00	\$199.71	\$598.44	\$1,417.95
Difference—2020 vs. 2019 Contribution	\$0.00	(\$29.94)	(\$79.66)	\$0.00	\$11.20	\$33.60	(\$151.38)

NOTE—Footnotes 1 – 5 defined in Appendix

2020 Kaiser Monthly Rate Card

Hawaii 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	\$935.36	\$1,870.71	\$2,647.06	\$368.01	\$736.02	\$1,104.03	\$1,671.38
Vision	\$3.95	\$7.92	\$11.20	\$3.95	\$7.92	\$11.20	\$11.20
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$942.31	\$1,881.63	\$2,661.26	\$374.96	\$746.94	\$1,118.23	\$1,685.58

10-County Amount (or single tier premium, if less) ²	\$705.92	\$0.00	\$0.00	\$374.96	\$0.00	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$705.92	\$705.92	\$0.00	\$374.96	\$374.96	\$374.96
"Actuarial Difference" ⁴	\$236.39	\$236.39	\$236.39	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution ⁵	\$0.00	\$469.66	\$469.66	\$0.00	\$185.99	\$185.99	\$185.99
Subtotal City Contributions	\$942.31	\$1,411.97	\$1,411.97	\$374.96	\$560.95	\$560.95	\$560.95
Non-Bargained Contribution Rate 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63

Final Member Contribution 2020	\$0.00	\$469.66	\$1,249.29	\$0.00	\$185.99	\$557.28	\$1,124.63
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Final Member Contribution 2019	\$0.00	\$482.83	\$1,284.33	\$0.00	\$185.99	\$557.28	\$1,150.98
Difference—2020 vs. 2019 Contribution	\$0.00	(\$13.17)	(\$35.04)	\$0.00	\$0.00	\$0.00	(\$26.35)

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 2021 10-County amount is \$729.19.
- 3) **Single Retiree Offset:** Under Charter Section A8.428(b)(2), the 10-County amount is the first of three Charter contribution elements used to calculate retiree rates. Employers are required to pay lesser of the 10-County amount or actual cost of coverage for each retiree member.

Kaiser Rate Card Footnotes

- 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.

Washington Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2020	2021		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$686.71	\$729.63	\$42.92	6.3%
	Non-Medicare Retiree / Medicare Dependent	\$164.68	\$169.56	\$4.88	3.0%
	Medicare Retiree / Non-Medicare Dependent	\$686.71	\$729.63	\$42.92	6.3%
	Medicare Retiree / Medicare Dependent	\$164.68	\$169.56	\$4.88	3.0%
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,826.63	\$1,940.81	\$114.18	6.3%
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,304.60	\$1,380.74	\$76.14	5.8%
	Medicare Retiree / Non-Medicare Dependents	\$1,826.63	\$1,940.81	\$114.18	6.3%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,304.60	\$1,380.74	\$76.14	5.8%
	Medicare Retiree / Medicare Dependents	\$493.36	\$508.00	\$14.64	3.0%

¹ For members receiving full City Charter employer contribution amounts.

Northwest Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2020	2021		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$635.95	\$604.25	(\$31.70)	-5.0%
	Non-Medicare Retiree / Medicare Dependent	\$210.91	\$209.16	(\$1.75)	-0.8%
	Medicare Retiree / Non-Medicare Dependent	\$635.95	\$604.25	(\$31.70)	-5.0%
	Medicare Retiree / Medicare Dependent	\$210.91	\$209.16	(\$1.75)	-0.8%
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,691.61	\$1,607.30	(\$84.31)	-5.0%
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,266.57	\$1,212.21	(\$54.36)	-4.3%
	Medicare Retiree / Non-Medicare Dependents	\$1,691.61	\$1,607.30	(\$84.31)	-5.0%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,266.57	\$1,212.21	(\$54.36)	-4.3%
	Medicare Retiree / Medicare Dependents	\$632.04	\$626.79	(\$5.25)	-0.8%

¹ For members receiving full City Charter employer contribution amounts.

Hawaii Member Contributions

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution ¹		\$ Change	% Change
		2020	2021		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
	Medicare Retiree	\$0.00	\$0.00	\$0.00	0.0%
Retiree + 1 Dependent	Non-Medicare Retiree / Non-Medicare Dependent	\$469.66	\$449.76	(\$19.90)	-4.2%
	Non-Medicare Retiree / Medicare Dependent	\$185.99	\$184.08	(\$1.91)	-1.0%
	Medicare Retiree / Non-Medicare Dependent	\$469.66	\$449.76	(\$19.90)	-4.2%
	Medicare Retiree / Medicare Dependent	\$185.99	\$184.08	(\$1.91)	-1.0%
Retiree + 2+ Dependents	Non-Medicare Retiree / Non-Medicare Dependents	\$1,249.29	\$1,196.36	(\$52.93)	-4.2%
	Non-Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$965.62	\$930.68	(\$34.94)	-3.6%
	Medicare Retiree / Non-Medicare Dependents	\$1,249.29	\$1,196.36	(\$52.93)	-4.2%
	Medicare Retiree / Medicare Dependent / Non-Medicare 2nd+ Dependent(s)	\$1,124.63	\$930.68	(\$193.95)	-17.2%
	Medicare Retiree / Medicare Dependents	\$557.28	\$551.55	(\$5.73)	-1.0%

¹ For members receiving full City Charter employer contribution amounts.