

San Francisco Health Service System Health Service Board

Rates & Benefits

Review and Approve Kaiser Permanente (California)
Medical/Rx Fully Insured Non-Medicare HMO Plan
2023 Rates and Contributions

May 12, 2022

Agenda

- **Rate Setting Methodology Preface**
- **Kaiser Permanente (Kaiser) California HMO 2023 Plan Rating — Renewal Summary**
- **2023 Monthly Rate Cards for Kaiser California HMO Plan**
 - Active Employees (93/93/83 and 100/96/83 contribution strategies)
 - Early Retirees (per City Charter employer contribution guidance)
- **Recommendation for HSB Action**
- **Appendix — Additional Information**
 - Underwriting Premium Rate Build-Up
 - Kaiser Rate Card Footnotes
 - 2022 Kaiser California Non-Medicare HMO Plan Monthly Rate Cards

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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 healthcare services ("capitation") as well as plan administrative 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 healthcare 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 administrative fees/large claim pooling adjustments (and required legislative fees)
SFHSS Plans by Funding Method	<ul style="list-style-type: none"> • BSC PPO—Accolade • Delta Dental Active Employee PPO 	<ul style="list-style-type: none"> • Blue Shield of CA Access+ HMO • Blue Shield of CA Trio HMO • Health Net CanopyCare HMO 	<ul style="list-style-type: none"> • 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 2023 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:

$$\frac{\text{2023 Total Projected Plan Cost}}{\text{2022 Rates x Enrollment}} = \text{Needed Rate Change Factor (2023 vs. 2022)}$$

Non-Medicare Medical Plan 2023 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.

Non-Medicare Health Plan	Before Rate Stabilization Adjustment	After Rate Stabilization Adjustment
BSC Access+	1.2%	0.5%
BSC Trio	6.1%	5.3%
Health Net CanopyCare	-10.4%	N/A for 2023 (new plan in 2022)
Kaiser	3.88%	Does not apply (insured plan)
Non-Medicare PPO (including Choice Not Available)	6.0%	7.5%

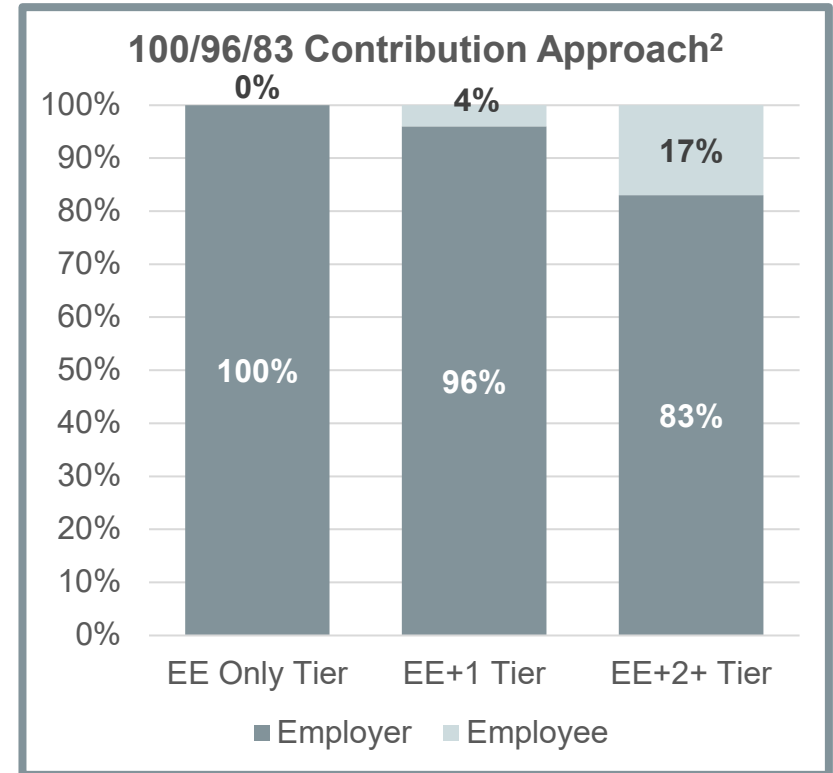
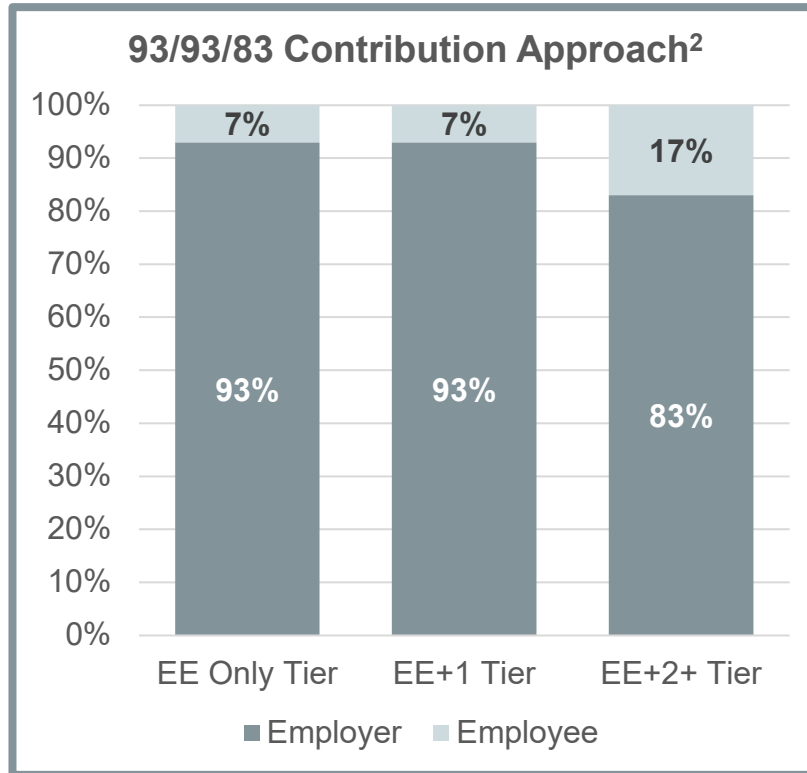
Non-Medicare Medical Plan 2023 Proposed Total Rates

Recommended 2023 **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 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55
	PY 2023	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82
	% Difference	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
BSC Access+	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$2,151.00	\$3,116.47	\$3,887.09
	PY 2023	\$935.85	\$1,868.73	\$2,643.02	\$2,160.96	\$3,131.02	\$3,905.29
	% Difference	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
BSC Trio	PY 2022	\$816.90	\$1,630.81	\$2,306.36	\$1,885.34	\$2,731.68	\$3,407.20
	PY 2023	\$860.26	\$1,717.53	\$2,429.07	\$1,985.64	\$2,877.08	\$3,588.58
	% Difference	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Health Net CanopyCare	PY 2022	\$859.02	\$1,715.06	\$2,425.56	\$1,983.02	\$2,873.17	\$3,583.65
	PY 2023	\$770.28	\$1,537.58	\$2,174.42	\$1,776.96	\$2,574.80	\$3,211.63
	% Difference	-10.4%	-10.4%	-10.4%	-10.4%	-10.4%	-10.4%
BSC PPO–Accolade	PY 2022	\$1,337.19	\$2,586.45	\$3,651.62	\$1,797.54	\$2,604.04	\$3,247.93
	PY 2023	\$1,435.47	\$2,784.80	\$3,935.29	\$1,932.72	\$2,803.79	\$3,499.24
	% Difference	7.3%	7.7%	7.8%	7.5%	7.7%	7.7%
BSC PPO–Accolade (Choice Not Available)	PY 2022	\$931.44	\$1,859.91	\$2,630.54	\$1,797.54	\$2,604.04	\$3,247.93
	PY 2023	\$935.85	\$1,868.73	\$2,643.02	\$1,932.72	\$2,803.79	\$3,499.24
	% Difference	0.5%	0.5%	0.5%	7.5%	7.7%	7.7%

Active Employees (CCSF¹)

Segmenting Total Cost Rates into Employer and Member Contributions



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.

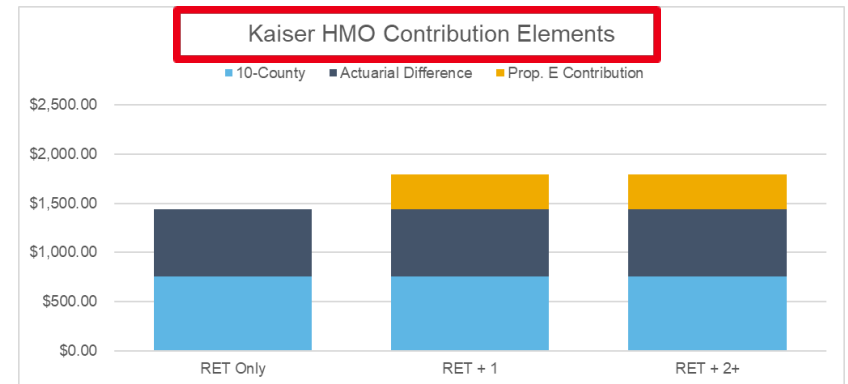
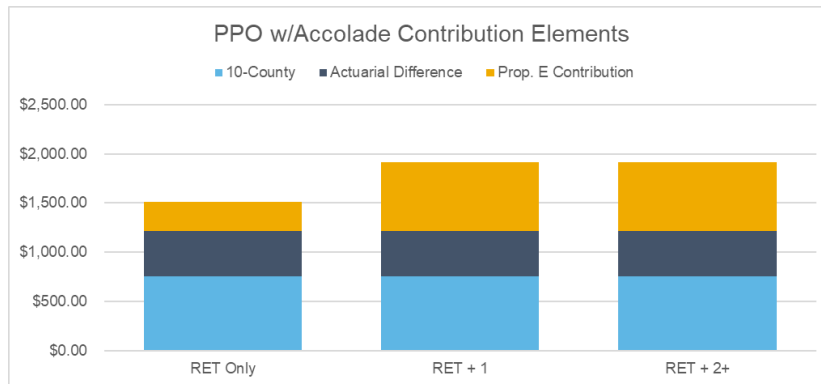
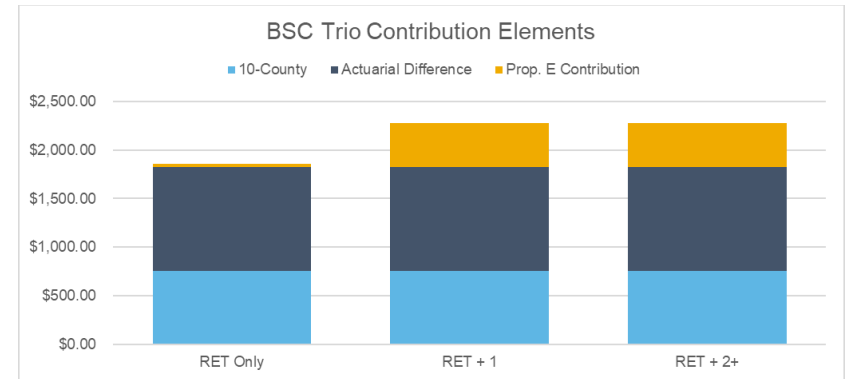
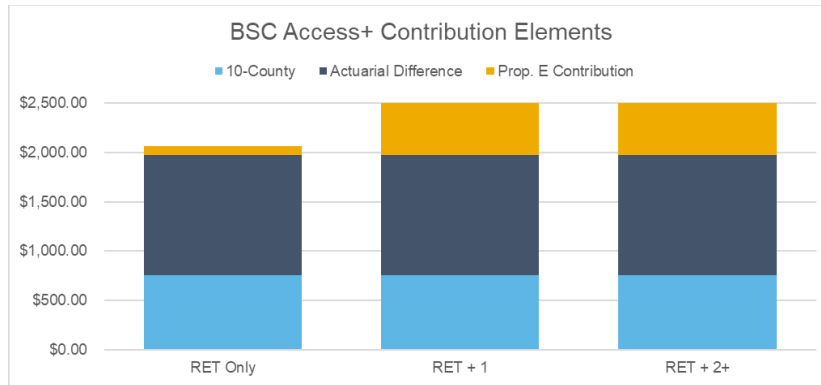
² For the highest cost plan (BSC PPO–Accolade Plan), based on MOU the employer contribution dollar amounts are set to equal the employer contribution dollar amounts for the second highest-cost plan (which is BSC Access+ HMO), except for the Employee Only tier in the 100/96/83 contribution approach where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

Early Retirees (based on City Charter)

Segmenting Total Cost Rates into Employer and Member Contributions

Early Retirees — **2022** Employer Contribution Components (Most Offered Plans¹)

- 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)



¹ Health Net CanopyCare employer contributions are between Access+ and Trio in 2022

Recommendation for HSB Action

Kaiser California Non-Medicare HMO Plan

Kaiser Non-Medicare HMO 2023 Plan Rating

Recommendation for HSB Action

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

- 1) A 3.88% insured plan premium increase from 2022 to 2023 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 2023 plan year.
- 2) The resulting 2023 plan year rate cards for the Kaiser California HMO plan for active employees and early retirees contained in this presentation.

Kaiser Non-Medicare HMO 2023 Plan Rating

Recommendation for HSB Action

- 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 2023 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.

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Kaiser 2023 HMO Plan Rating — Renewal Summary

Kaiser HMO 2023 Rates and Contributions

Renewal Summary

- 2023 Kaiser premiums for actives and early retirees on a “status quo” design basis are increasing by 3.88% for the medical and pharmacy coverage.
 - No plan design changes are proposed for the Kaiser plan into the 2023 plan year.
 - This follows a 4.96% rate increase that occurred for the 2022 plan year.
- Rating development for the 2023 plan year reflects plan experience from February 2021 to January 2022, trended forward 23 months to the 2023 plan year. Plan Year 2021 experience was reviewed at the April 14, 2022 HSB meeting.
- The 3.88% proposed rate increase reflects Kaiser’s best estimate for projected 2023 medical/Rx claim experience plus associated administrative costs.
- An exhibit showing the derivation of the 3.88% rate increase for Kaiser is shown in the Appendix to this presentation.

Kaiser HMO 2023 Rates and Contributions

Renewal Summary

- As reported by Kaiser in early February 2022, growth in operating expenses for the Kaiser Permanente organization exceeded growth in revenues from 2021 to 2022:

Kaiser Permanente Enterprise-Wide Revenues and Expenses

\$ Billions	2020	2021	% Change
Revenues	\$88.7	\$93.1	5.0%
Expenses	\$86.5	\$92.5	6.9%
Operating Income	\$2.2	\$0.6	-72.7%
Membership (M)	12.4	12.5	0.8%

- This information contributes to Kaiser's enterprise-wide revenue needs forecast (e.g., insured premium rates to their customers) from the 2022 plan year to the 2023 plan year.

Kaiser HMO 2023 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 (slight increase based on design enhancements approved at the April 14, 2022 HSB meeting); and
 - The SFHSS Healthcare Sustainability Fund charge of \$3.00 per employee/ retiree per month (PEPM), which is unchanged from the 2022 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 2023 Rates and Contributions

Rate Card Information

- Kaiser plan 2023 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 the 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 2022 to 2023 are included in the tables that follow.

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2023 Monthly Rate Cards for Kaiser California Non-Medicare HMO Plan

Kaiser California Non-Medicare HMO Plan

Monthly Renewal Premiums/Contributions — 2023 versus 2022

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

<i>PY = Plan Year</i>		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee/ Retiree Contributions	PY 2022	\$50.12	\$100.03	\$343.52	\$0.00	\$356.49	\$948.26
	PY 2023	\$52.05	\$103.90	\$356.82	\$0.00	\$370.32	\$985.03
	<i>\$ Difference</i>	+\$1.93	+\$3.87	+\$13.30	+\$0.00	+\$13.83	+\$36.77
	<i>% Difference</i>	+3.9%	+3.9%	+3.9%	—	+3.9%	+3.9%
Monthly Employer Contributions	PY 2022	\$665.85	\$1,328.93	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29
	PY 2023	\$691.57	\$1,380.36	\$1,742.15	\$1,493.47	\$1,863.79	\$1,863.79
	<i>\$ Difference</i>	+\$25.72	+\$51.43	+\$64.94	+\$55.68	+\$69.50	+\$69.50
	<i>% Difference</i>	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%
Monthly Total Rate	PY 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55
	PY 2023	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82
	<i>\$ Difference</i>	+\$27.65	+\$55.30	+\$78.24	+\$55.68	+\$83.33	+\$106.27
	<i>% Difference</i>	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%

Kaiser California Non-Medicare HMO Plan

Monthly Renewal Premiums/Contributions — 2023 versus 2022

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

<i>PY = Plan Year</i>		Active Employees			Early Retirees		
		EE	EE+1	EE+2+	RET	RET+1	RET+2+
Monthly Employee/ Retiree Contributions	PY 2022	\$0.00	\$57.16	\$343.52	\$0.00	\$356.49	\$948.26
	PY 2023	\$0.00	\$59.37	\$356.82	\$0.00	\$370.32	\$985.03
	<i>\$ Difference</i>	+\$0.00	+\$2.21	+\$13.30	+\$0.00	+\$13.83	+\$36.77
	<i>% Difference</i>	—	+3.9%	+3.9%	—	+3.9%	+3.9%
Monthly Employer Contributions	PY 2022	\$715.97	\$1,371.80	\$1,677.21	\$1,437.79	\$1,794.29	\$1,794.29
	PY 2023	\$743.62	\$1,424.89	\$1,742.15	\$1,493.47	\$1,863.79	\$1,863.79
	<i>\$ Difference</i>	+\$27.65	+\$53.09	+\$64.94	+\$55.68	+\$69.50	+\$69.50
	<i>% Difference</i>	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%
Monthly Total Rate	PY 2022	\$715.97	\$1,428.96	\$2,020.73	\$1,437.79	\$2,150.78	\$2,742.55
	PY 2023	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82
	<i>\$ Difference</i>	+\$27.65	+\$55.30	+\$78.24	+\$55.68	+\$83.33	+\$106.27
	<i>% Difference</i>	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%	+3.9%

Kaiser California Non-Medicare HMO Plan

Proposed 2023 Monthly Rate Card

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

	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
Premium	\$736.47	\$1,472.94	\$2,084.21	\$1,486.32	\$2,222.79	\$2,834.06
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$780.76	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$780.76	\$780.76
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$712.71	\$712.71	\$712.71
Retiree Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$370.32	\$370.32
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,493.47	\$1,863.79	\$1,863.79
2023 Non-Bargained Contribution Rate	\$743.62	\$1,484.26	\$2,098.97	\$0.00	\$370.32	\$985.03

MOU Negotiated Pickup ⁶	\$691.57	\$1,380.36	\$1,742.15			
2023 Typical Bargained Member Contribution	\$52.05	\$103.90	\$356.82			

Final Member Contribution 2022	\$50.12	\$100.03	\$343.52	\$0.00	\$356.49	\$948.26
Difference — 2023 versus 2022	\$1.93	\$3.87	\$13.30	\$0.00	\$13.83	\$36.77

NOTE—Footnotes 1 – 6 defined in Appendix

Kaiser California Non-Medicare HMO Plan

Proposed 2023 Monthly Rate Card

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

	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
Premium	\$736.47	\$1,472.94	\$2,084.21	\$1,486.32	\$2,222.79	\$2,834.06
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
Expense ¹	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
Total	\$743.62	\$1,484.26	\$2,098.97	\$1,493.47	\$2,234.11	\$2,848.82

10-County Amount ²	\$0.00	\$0.00	\$0.00	\$780.76	\$0.00	\$0.00
Single Retiree Offset ³	\$0.00	\$0.00	\$0.00	\$0.00	\$780.76	\$780.76
"Actuarial Difference" ⁴	\$0.00	\$0.00	\$0.00	\$712.71	\$712.71	\$712.71
Retiree Prop. E Employer Contribution ⁵	\$0.00	\$0.00	\$0.00	\$0.00	\$370.32	\$370.32
Subtotal City Contributions	\$0.00	\$0.00	\$0.00	\$1,493.47	\$1,863.79	\$1,863.79
2023 Non-Bargained Contribution Rate	\$743.62	\$1,484.26	\$2,098.97	\$0.00	\$370.32	\$985.03

MOU Negotiated Pickup ⁶	\$743.62	\$1,424.89	\$1,742.15			
2023 Typical Bargained Member Contribution	\$0.00	\$59.37	\$356.82			

Final Member Contribution 2022	\$0.00	\$57.16	\$343.52	\$0.00	\$356.49	\$948.26
Difference — 2023 versus 2022	\$0.00	\$2.21	\$13.30	\$0.00	\$13.83	\$36.77

NOTE—Footnotes 1 – 6 defined in Appendix

4

Recommendation for HSB Action

Kaiser California Non-Medicare HMO Plan

Kaiser Non-Medicare HMO 2023 Plan Rating

Recommendation for HSB Action

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

- 1) A 3.88% insured plan premium increase from 2022 to 2023 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 2023 plan year.
- 2) The resulting 2023 plan year rate cards for the Kaiser California HMO plan for active employees and early retirees contained in this presentation.

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Appendix — Additional Information

- Underwriting Premium Rate Build-Up
- Kaiser Rate Card Footnotes
- 2022 Kaiser California Non-Medicare HMO Plan Monthly Rate Cards

Underwriting Premium Rate Build-Up

Active Employees and Early Retirees Combined (PMPM¹ Basis)

	2022 Renewal	2023 Renewal	% Change
Rating Members	56,153	55,619	-1.0%
Experience Period Adjusted Incurred Claims	\$516.64	\$611.79	+ 18.4%
Midpoint Trend Rate ²	1.196	1.047	
Projected Incurred Claims	\$617.80	\$640.50	+ 3.7%
Administration and ACA Fees			
Administration Fees	\$27.54	\$28.37	+ 3.0%
ACA PCORI Fees ³	\$0.23	\$0.25	+ 8.7%
Other Benefits (Hearing, Infertility, SBO)	\$1.80	\$1.80	No change
PMPM Revenue Requirement	\$647.37	\$670.92	+ 3.6%
In-Force 2022 Premium	\$645.86		
Proposed 2023 Premium		\$670.92	+ 3.88%

NOTES:

- 1 PMPM = Per Member Per Month
- 2 Kaiser used an adjusted rating trend method for 2022 rating given the pandemic; 24 months trend used for 2022 rating, 23 months trend used for 2023 rating
- 3 ACA PCORI = Affordable Care Act Patient Centered Outcomes Research Institute

Underwriting Premium Rate Build-Up Notes

- 2020 claims experience was used to set 2022 premium rates, and
- February 2021 – January 2022 claims experience was used to set 2023 premium rates.
- Notes on underwriting elements:
 - **Adjusted Incurred Claims** — Paid claims net of large claims in excess of the pooling point (\$1,175,000 for 2023 renewal) plus the large claim pooling charge.
 - **Midpoint Trend** — Trend factor used by Kaiser for the 23-month period between experience period and projection period.
 - **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, programming cost, etc.).
 - **Affordable Care Act (ACA) Fees** — Required fees or taxes that support the cost of federal health care reform. For 2022 and 2023, this reflects the Patient Centered Outcomes Research Institute (PCORI) fee, extended by recent federal legislation through 2029.

Kaiser California Non-Medicare HMO Plan

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 2023 rating is \$780.76 (per March 2022 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+.

Kaiser California Non-Medicare HMO Plan

2022 Monthly Rate Card

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

	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
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
Retiree 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 earlier in Appendix

Kaiser California Non-Medicare HMO Plan

2022 Monthly Rate Card

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

	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
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
Retiree 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 2021	\$0.00	\$2.68	\$16.11	\$0.00	\$16.74	\$44.54

NOTE—Footnotes 1 – 6 defined earlier in Appendix