

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

## **Rates & Benefits**

Review and Approve Kaiser Permanente Multi-Region  
Medical/Rx Fully Insured Retiree HMO Plans 2025 Rates  
and Contributions

Presented by Mike Clarke, Lead Actuary

June 13, 2024

# Agenda

- **Introduction**
- **Recommendation Summary**
- **Kaiser Permanente (Kaiser) Retiree HMO Multi-Region 2025 Rating Commentary**
- **2025 Kaiser Multi-State Region Monthly Rate Cards — 2025 vs. 2024 Rates Comparison**
  - Washington State Rates and Contributions
  - Northwest (Oregon/Southwest Washington) Rates and Contributions
  - Hawaii Rates and Contributions
- **Recommendation**
- **Appendix**
  - 2024 Kaiser Monthly Rate Cards (WA/NW/HI)
  - Kaiser Rate Card Footnotes
  - Member Contribution Change Exhibits for All Retiree Tiers — 2025 vs. 2024

# Introduction

In 2018, the San Francisco Health Service System (SFHSS) introduced a new set of Kaiser Permanente (Kaiser) plans for retirees living in certain geographies outside of California where Kaiser has plans available.

These “multi-region” Kaiser early retiree and Medicare retiree HMO plans are currently offered in three geographies — Washington state, Northwest (Oregon and Southwest Washington) and Hawaii.

This report provides the Health Service Board (HSB) with the recommendation for the fully insured 2025 Kaiser Multi-Region HMO Plan rates and contributions for applicable early retirees and Medicare retirees. This includes a recommended change in Medicare Advantage model for the Washington region, in response to Part D plan design changes stemming from Inflation Reduction Act (IRA) provisions.

# Recommendation Summary

Staff recommends the HSB approve the Kaiser 2025 rates and premium contributions for multi-region HMO plans for early retirees and Medicare retirees for the Washington, Northwest, and Hawaii regions as presented in this material, including a shift in Kaiser Washington Medicare model to Medicare Advantage Prescription Drug (MAPD).

Current membership enrolled in each current plan and the proposed Kaiser rate actions from 2024 to 2025 for the three existing regions are shown below. Total expected 2025 annual premium for the existing three regions is approximately \$1,843,000.

	Early Retirees and Dependents	Medicare Retirees and Dependents
<b>Total Covered Lives</b>		
• Washington region	18	35
• Northwest region	34	55
• Hawaii region	22	54
<b>2025 Rate Change Proposed Actions</b>		
• Washington region (pages 11-12)	+3.0%	+14.9% (MAPD)
• Northwest region (pages 13-14)	+9.7%	+2.2%
• Hawaii region (pages 15-16)	+10.8%	-3.5%

# Aon Commentary on Kaiser Retiree HMO Multi-Region 2025 Rates

Overall average rate changes for the Kaiser multi-region retiree HMO plans offered in the three current plan geographies (WA/NW/HI), which incorporate the Kaiser Washington shift to the MAPD design model, are:

- 7.8% increase for early retirees;
- 2.8% increase for Medicare retirees; and
- 5.9% increase for all Kaiser multi-region 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 consistent with national healthcare cost increase trends.

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

- VSP Basic Plan vision premiums (2025 vision rates remain at 2024 levels); and
- The SFHSS Healthcare Sustainability Fund charge of \$4.00 per retiree per month, which is \$1 higher than the 2024 fee.

# **Aon Commentary on Kaiser Retiree HMO Multi-Region 2025 Rates**

## **Kaiser Medicare Plan Rate Derivation for 2025**

The proposed Kaiser Medicare plan 2025 rates, adjusted for the prior year Centers for Medicare and Medicaid (CMS) funding reconciliation variances, are estimates since Kaiser has not received final approval from CMS for the 2025 Medicare rates.

Given they are estimates, Kaiser will reconcile any differences between the 2025 Medicare rates provided today and the ultimate final 2025 Medicare rates next Spring. The difference will be applied to the 2026 rates.

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

# Focus on Kaiser Washington Medicare Plan

## Recommended Model Shift to MAPD (Same as CA, NW, and HI Platforms)

Historically, Kaiser Permanente Washington (KPWA) has offered Medicare Advantage (MA) plans with a commercial prescription plan, including for SFHSS.

Due to Inflation Reduction Act (IRA) impacts on 2025 Part D plan design, KPWA is transitioning most of its MA plans to the Medicare Advantage Prescription Drug (MAPD) approach which is in place today in other SFHSS KPSA locations (CA, NW, and HI).

Without this change, the KPWA MA plan rate would increase 46.2% from 2024 to 2025 for SFHSS—primarily attributable to IRA's impact on Part D plan design for 2025 which lowers the \$8,000 out-of-pocket maximum in Catastrophic prescription drug design stage to \$2,000.

# Focus on Kaiser Washington Medicare Plan

**(continued)**

## **Recommended Model Shift to MAPD (Same as CA, NW, and HI Platforms)**

KPWA anticipates most customers will choose MAPD plans, leading to significant cost increases for those remaining on MA-only plans due to a smaller pool of enrollees (as evidenced by the 46.2% increase referenced on the prior page).

The 2025 rate increase under the MAPD model by comparison is 14.9%.

The new MAPD plans have been developed to align as closely as possible with the existing MA-only plans in Washington. However, to meet MAPD requirements, certain enhancements are necessary, which add cost pressures to the renewal.



# Focus on Kaiser Washington Medicare Plan (continued)

## KP WA Medicare MAPD Plan Shift—Formulary Impact

Most prescriptions will maintain the **same** member copayment into 2025.

**Where a higher copayment will be required (rare):** co-pays for drugs considered generic on current formulary that will be brand or specialty on Part D will go from \$15 currently to \$30.

**Some drugs will have lower copayments in 2025:** co-pays for drugs considered brand or specialty on current formulary that will be generic on Part D will go from \$30 currently to \$15.

2024 SFHSS Formulary	2024 Copay	2025 Part D Formulary	2025 MAPD Copay
Tier 1 Preferred Generic (incl. Specialty)	\$15	Tier 1 Preferred Generic	\$15
If Non-Formulary or Specialty Generic approved	\$15	Tier 2 Generic	\$15
Tier 2 Preferred Brand (incl. Specialty)	\$30	Tier 3 Preferred Brand	\$30
If Non-Formulary or Specialty Brand approved	\$30	Tier 4 Non-Preferred Brand	\$30
Part B Vaccines	\$0	Tier 5 Specialty	\$30
Other Brand Vaccines	\$30	Vaccines	\$0

# 2025 Kaiser Multi-State Region Monthly Rate Cards

## Rate Card Information

### Retiree Medical Contributions in Rate Cards

- The rate cards presented in this document reflect the full employer contributions for retiree medical coverage presently available to:
  - Retired employees eligible for health benefits hired on or before January 9, 2009;
  - Retired persons who retired for disability; and
  - Surviving spouses or surviving domestic partners of active employees who died in the line of duty.
- Retiree medical coverage — but no employer contribution — is available to retired employees hired on or after January 10, 2009, with at least 5 but less than 10 years of Credited Service with the Employers, and their surviving spouses or surviving domestic partners.

# 2025 Kaiser Multi-State Region Monthly Rate Cards

## Rate Card Information

### Retiree Medical Contributions in Rate Cards

- Retiree medical coverage at the 50% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 10 years but less than 15 years of Credited Service with the Employers.
  - This segment of retirees will receive 50% of the full employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.
- Retiree medical coverage at the 75% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 15 years but less than 20 years of Credited Service with the Employers.
  - This segment of retirees will receive 75% of the full employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.

# 2025 Kaiser Monthly Rate Card

## Washington State Region Rates and Contributions

	Early Retirees			Medicare Retirees (MAPD Model)			
	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	\$1,687.56	\$3,375.12	\$4,775.79	\$364.43	\$728.86	\$1,093.29	\$2,129.53
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
<b>Total</b>	<b>\$1,695.71</b>	<b>\$3,387.44</b>	<b>\$4,791.55</b>	<b>\$372.58</b>	<b>\$741.18</b>	<b>\$1,109.05</b>	<b>\$2,145.29</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$882.05	\$0.00	\$0.00	\$372.58	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$882.05	\$882.05	\$0.00	\$372.58	\$372.58	\$372.58
“Actuarial Difference” <sup>4</sup>	\$813.66	\$813.66	\$813.66	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$845.87	\$845.87	\$0.00	\$184.30	\$184.30	\$184.30
Subtotal City Contributions	\$1,695.71	\$2,541.58	\$2,541.58	\$372.58	\$556.88	\$556.88	\$556.88
<b>Non-Bargained Contribution Rate 2025</b>	<b>\$0.00</b>	<b>\$845.86</b>	<b>\$2,249.97</b>	<b>\$0.00</b>	<b>\$184.30</b>	<b>\$552.17</b>	<b>\$1,588.41</b>

<b>Final Member Contribution 2025</b>	<b>\$0.00</b>	<b>\$845.86</b>	<b>\$2,249.97</b>	<b>\$0.00</b>	<b>\$184.30</b>	<b>\$552.17</b>	<b>\$1,588.41</b>
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Final Member Contribution 2024	\$0.00	\$821.29	\$2,184.60	\$0.00	\$160.71	\$481.40	\$1,524.02
Difference — 2025 vs. 2024 Contribution	\$0.00	\$24.57	\$65.37	\$0.00	\$23.59	\$70.77	\$64.39

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

# Kaiser Medicare Retiree Monthly Premiums & Contributions

## 2025 vs. 2024 — Washington State Region

PY = Plan Year		Early Retirees			Medicare Retirees (MAPD Model)			
		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 2024	\$0.00	\$821.29	\$2,184.60	\$0.00	\$160.71	\$481.40	\$1,524.02
	PY 2025	\$0.00	\$845.86	\$2,249.97	\$0.00	\$184.30	\$552.17	\$1,588.41
	\$ Change	\$0.00	\$24.57	\$65.37	\$0.00	\$23.59	\$70.77	\$64.39
	% Change	-	3.0%	3.0%	-	14.7%	14.7%	4.2%
Monthly Employer Contributions	PY 2024	\$1,645.56	\$2,466.85	\$2,466.85	\$324.40	\$485.11	\$485.11	\$485.11
	PY 2025	\$1,695.71	\$2,541.58	\$2,541.58	\$372.58	\$556.88	\$556.88	\$556.88
	\$ Change	\$50.15	\$74.73	\$74.73	\$48.18	\$71.77	\$71.77	\$71.77
	% Change	3.0%	3.0%	3.0%	14.9%	14.8%	14.8%	14.8%
Monthly Total Rate	PY 2024	\$1,645.56	\$3,288.14	\$4,651.45	\$324.40	\$645.82	\$966.51	\$2,009.13
	PY 2025	\$1,695.71	\$3,387.44	\$4,791.55	\$372.58	\$741.18	\$1,109.05	\$2,145.29
	\$ Change	\$50.15	\$99.30	\$140.10	\$48.18	\$95.36	\$142.54	\$136.16
	% Change	3.0%	3.0%	3.0%	14.9%	14.8%	14.7%	6.8%

# 2025 Kaiser Monthly Rate Card

## Northwest Region Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,314.20	\$2,628.40	\$3,719.18	\$469.66	\$939.32	\$1,408.98	\$2,030.10
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
<b>Total</b>	<b>\$1,322.35</b>	<b>\$2,640.72</b>	<b>\$3,734.94</b>	<b>\$477.81</b>	<b>\$951.64</b>	<b>\$1,424.74</b>	<b>\$2,045.86</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$882.05	\$0.00	\$0.00	\$477.81	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$882.05	\$882.05	\$0.00	\$477.81	\$477.81	\$477.81
“Actuarial Difference” <sup>4</sup>	\$440.30	\$440.30	\$440.30	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$659.19	\$659.19	\$0.00	\$236.92	\$236.92	\$236.92
Subtotal City Contributions	\$1,322.35	\$1,981.54	\$1,981.54	\$477.81	\$714.73	\$714.73	\$714.73
<b>Non-Bargained Contribution Rate 2025</b>	<b>\$0.00</b>	<b>\$659.18</b>	<b>\$1,753.40</b>	<b>\$0.00</b>	<b>\$236.91</b>	<b>\$710.01</b>	<b>\$1,331.13</b>

<b>Final Member Contribution 2025</b>	<b>\$0.00</b>	<b>\$659.18</b>	<b>\$1,753.40</b>	<b>\$0.00</b>	<b>\$236.91</b>	<b>\$710.01</b>	<b>\$1,331.13</b>
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<b>Final Member Contribution 2024</b>	<b>\$0.00</b>	<b>\$600.82</b>	<b>\$1,598.18</b>	<b>\$0.00</b>	<b>\$231.95</b>	<b>\$695.12</b>	<b>\$1,229.31</b>
<b>Difference — 2025 vs. 2024 Contribution</b>	<b>\$0.00</b>	<b>\$58.36</b>	<b>\$155.22</b>	<b>\$0.00</b>	<b>\$4.96</b>	<b>\$14.89</b>	<b>\$101.82</b>

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

# Kaiser Medicare Retiree Monthly Premiums & Contributions

## 2025 vs. 2024 — 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 2024	\$0.00	\$600.82	\$1,598.18	\$0.00	\$231.95	\$695.12	\$1,229.31
	PY 2025	\$0.00	\$659.18	\$1,753.40	\$0.00	\$236.91	\$710.01	\$1,331.13
	\$ Change	\$0.00	\$58.36	\$155.22	\$0.00	\$4.96	\$14.89	\$101.82
	% Change	-	9.7%	9.7%	-	2.1%	2.1%	8.3%
Monthly Employer Contributions	PY 2024	\$1,204.63	\$1,805.46	\$1,805.46	\$466.88	\$698.83	\$698.83	\$698.83
	PY 2025	\$1,322.35	\$1,981.54	\$1,981.54	\$477.81	\$714.73	\$714.73	\$714.73
	\$ Change	\$117.72	\$176.08	\$176.08	\$10.93	\$15.90	\$15.90	\$15.90
	% Change	9.8%	9.8%	9.8%	2.3%	2.3%	2.3%	2.3%
Monthly Total Rate	PY 2024	\$1,204.63	\$2,406.28	\$3,403.64	\$466.88	\$930.78	\$1,393.95	\$1,928.14
	PY 2025	\$1,322.35	\$2,640.72	\$3,734.94	\$477.81	\$951.64	\$1,424.74	\$2,045.86
	\$ Change	\$117.72	\$234.44	\$331.30	\$10.93	\$20.86	\$30.79	\$117.72
	% Change	9.8%	9.7%	9.7%	2.3%	2.2%	2.2%	6.1%

# 2025 Kaiser Monthly Rate Card

## Hawaii Region Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,012.04	\$2,024.08	\$2,864.07	\$332.73	\$665.46	\$998.19	\$1,505.45
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
<b>Total</b>	<b>\$1,020.19</b>	<b>\$2,036.40</b>	<b>\$2,879.83</b>	<b>\$340.88</b>	<b>\$677.78</b>	<b>\$1,013.95</b>	<b>\$1,521.21</b>

10-County Amount (or single tier premium, if less) <sup>2</sup>	\$882.05	\$0.00	\$0.00	\$340.88	\$0.00	\$0.00	\$0.00
Single Retiree Offset <sup>3</sup>	\$0.00	\$882.05	\$882.05	\$0.00	\$340.88	\$340.88	\$340.88
“Actuarial Difference” <sup>4</sup>	\$138.14	\$138.14	\$138.14	\$0.00	\$0.00	\$0.00	\$0.00
Prop. E Contribution <sup>5</sup>	\$0.00	\$508.11	\$508.11	\$0.00	\$168.45	\$168.45	\$168.45
Subtotal City Contributions	\$1,020.19	\$1,528.30	\$1,528.30	\$340.88	\$509.33	\$509.33	\$509.33
<b>Non-Bargained Contribution Rate 2025</b>	<b>\$0.00</b>	<b>\$508.10</b>	<b>\$1,351.53</b>	<b>\$0.00</b>	<b>\$168.45</b>	<b>\$504.62</b>	<b>\$1,011.88</b>

<b>Final Member Contribution 2025</b>	<b>\$0.00</b>	<b>\$508.10</b>	<b>\$1,351.53</b>	<b>\$0.00</b>	<b>\$168.45</b>	<b>\$504.62</b>	<b>\$1,011.88</b>
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Final Member Contribution 2024	\$0.00	\$458.66	\$1,220.02	\$0.00	\$174.51	\$522.80	\$935.87
Difference — 2025 vs. 2024 Contribution	\$0.00	\$49.44	\$131.51	\$0.00	(\$6.06)	(\$18.18)	\$76.01

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



# Kaiser Medicare Retiree Monthly Premiums & Contributions

2025 vs. 2024 — 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 2024	\$0.00	\$458.66	\$1,220.02	\$0.00	\$174.51	\$522.80	\$935.87
	PY 2025	\$0.00	\$508.10	\$1,351.53	\$0.00	\$168.45	\$504.62	\$1,011.88
	\$ Change	\$0.00	\$49.44	\$131.51	\$0.00	(\$6.06)	(\$18.18)	\$76.01
	% Change	-	10.8%	10.8%	-	-3.5%	-3.5%	8.1%
Monthly Employer Contributions	PY 2024	\$920.31	\$1,378.98	\$1,378.98	\$352.00	\$526.51	\$526.51	\$526.51
	PY 2025	\$1,020.19	\$1,528.30	\$1,528.30	\$340.88	\$509.33	\$509.33	\$509.33
	\$ Change	\$99.88	\$149.32	\$149.32	(\$11.12)	(\$17.18)	(\$17.18)	(\$17.18)
	% Change	10.9%	10.8%	10.8%	-3.2%	-3.3%	-3.3%	-3.3%
Monthly Total Rate	PY 2024	\$920.31	\$1,837.64	\$2,599.00	\$352.00	\$701.02	\$1,049.31	\$1,462.38
	PY 2025	\$1,020.19	\$2,036.40	\$2,879.83	\$340.88	\$677.78	\$1,013.95	\$1,521.21
	\$ Change	\$99.88	\$198.76	\$280.83	(\$11.12)	(\$23.24)	(\$35.36)	\$58.83
	% Change	10.9%	10.8%	10.8%	-3.2%	-3.3%	-3.4%	4.0%

# Recommendation

Staff recommends the HSB approve the Kaiser 2025 rates and premium contributions for multi-region HMO plans for early retirees and Medicare retirees for the Washington, Northwest, and Hawaii regions as presented in this material, including a shift in Kaiser Washington Medicare model to Medicare Advantage Prescription Drug (MAPD).

# Appendix

- 2024 Kaiser Monthly Rate Cards
- Kaiser Rate Card Footnotes
- Member Contribution Change Exhibits for All Retiree Tiers — 2025 vs. 2024

# 2024 Kaiser Monthly Rate Card

## Washington State Region Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,638.41	\$3,276.82	\$4,636.69	\$317.25	\$634.50	\$951.75	\$1,994.37
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,645.56</b>	<b>\$3,288.14</b>	<b>\$4,651.45</b>	<b>\$324.40</b>	<b>\$645.82</b>	<b>\$966.51</b>	<b>\$2,009.13</b>

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

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

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

# 2024 Kaiser Monthly Rate Card

## Northwest Region Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$1,197.48	\$2,394.96	\$3,388.88	\$459.73	\$919.46	\$1,379.19	\$1,913.38
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$1,204.63</b>	<b>\$2,406.28</b>	<b>\$3,403.64</b>	<b>\$466.88</b>	<b>\$930.78</b>	<b>\$1,393.95</b>	<b>\$1,928.14</b>

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

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

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

# 2024 Kaiser Monthly Rate Card

## Hawaii Region Rates and Contributions

	Early Retirees			Medicare Retirees			
	Early Retiree Only	Retiree + 1 (All Non-Medicare)	Retiree + 2+ (All Non-Medicare)	Medicare Retiree Only	Retiree + 1 (All Medicare)	Retiree + 2+ (All Medicare)	Retiree + 2+ (2 Medicare, 1+ Non-Medicare)
Premium	\$913.16	\$1,826.32	\$2,584.24	\$344.85	\$689.70	\$1,034.55	\$1,447.62
Vision	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76	\$11.76
Expense <sup>1</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
<b>Total</b>	<b>\$920.31</b>	<b>\$1,837.64</b>	<b>\$2,599.00</b>	<b>\$352.00</b>	<b>\$701.02</b>	<b>\$1,049.31</b>	<b>\$1,462.38</b>

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

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

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

# Kaiser Rate Card Footnotes

- 1) **Expense:** SFHSS Healthcare Sustainability Fund charge.
- 2) **10-County Amount:** 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 2025 rating is \$882.05 (per March 2024 HSB action).
- 3) **Single Retiree Offset:** Under Charter Section A8.428(b)(2), the 10-County amount is the first of three Charter contribution elements used to calculate retiree rates. Employers are required to pay lesser of the 10-County amount or actual cost of coverage for each retiree member.
- 4) **"Actuarial Difference":** Under Charter Section A8.428(b)(3), the employers contribute the difference between Active Employee-Only premium and Early Retiree-Only premium. This is the second of three Charter contribution elements applied to the calculation of retiree rates.
- 5) **2000 Prop. E Contribution:** Under Charter Section A8.428(b)(3)(iii) and A8.428(c), employer contributions toward Retiree Only and Retiree +1 rates =  $50\% \times [\text{Total Rate Cost} - \text{10-County Amount} - \text{"Actuarial Difference"}]$ . This is the third of three Charter contribution elements that applied to the calculation of retiree rates.

# Member Contributions for All Retiree Tiers

Washington State Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2024	2025		
<b>Retiree Only</b>	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
<b>Retiree + 1 Dependent</b>	Non-Medicare Retiree/Non-Medicare Dependent	\$821.29	\$845.86	\$24.57	3.0%
	Non-Medicare Retiree/Medicare Dependent	\$160.71	\$184.30	\$23.59	14.7%
	Medicare Retiree/Non-Medicare Dependent	\$821.29	\$845.86	\$24.57	3.0%
	Medicare Retiree/Medicare Dependent	\$160.71	\$184.30	\$23.59	14.7%
<b>Retiree + 2+ Dependents</b>	Non-Medicare Retiree/Non-Medicare Dependents	\$2,184.60	\$2,249.97	\$65.37	3.0%
	Non-Medicare Retiree/Medicare Dependent/ Non-Medicare 2nd+ Dependent(s)	\$1,524.02	\$1,588.41	\$64.39	4.2%
	Medicare Retiree/Non-Medicare Dependents	\$2,184.60	\$2,249.97	\$65.37	3.0%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,524.02	\$1,588.41	\$64.39	4.2%
	Medicare Retiree/Medicare Dependents	\$481.40	\$552.17	\$70.77	14.7%

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



# Member Contributions for All Retiree Tiers

## Northwest Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2024	2025		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
Retiree + 1 Dependent	Non-Medicare Retiree/Non-Medicare Dependent	\$600.82	\$659.18	\$58.36	9.7%
	Non-Medicare Retiree/Medicare Dependent	\$231.95	\$236.91	\$4.96	2.1%
	Medicare Retiree/Non-Medicare Dependent	\$600.82	\$659.18	\$58.36	9.7%
	Medicare Retiree/Medicare Dependent	\$231.95	\$236.91	\$4.96	2.1%
Retiree + 2+ Dependents	Non-Medicare Retiree/Non-Medicare Dependents	\$1,598.18	\$1,753.40	\$155.22	9.7%
	Non-Medicare Retiree/Medicare Dependent/ Non-Medicare 2nd+ Dependent(s)	\$1,229.31	\$1,331.13	\$101.82	8.3%
	Medicare Retiree/Non-Medicare Dependents	\$1,598.18	\$1,753.40	\$155.22	9.7%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$1,229.31	\$1,331.13	\$101.82	8.3%
	Medicare Retiree/Medicare Dependents	\$695.12	\$710.01	\$14.89	2.1%

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

# Member Contributions for All Retiree Tiers

## Hawaii Region

Overall Coverage Tier	Non-Medicare and Medicare Statuses	Monthly Member Contribution <sup>1</sup>		\$ Change	% Change
		2024	2025		
Retiree Only	Non-Medicare Retiree	\$0.00	\$0.00	\$0.00	--
	Medicare Retiree	\$0.00	\$0.00	\$0.00	--
Retiree + 1 Dependent	Non-Medicare Retiree/Non-Medicare Dependent	\$458.66	\$508.10	\$49.44	10.8%
	Non-Medicare Retiree/Medicare Dependent	\$174.51	\$168.45	(\$6.06)	-3.5%
	Medicare Retiree/Non-Medicare Dependent	\$458.66	\$508.10	\$49.44	10.8%
	Medicare Retiree/Medicare Dependent	\$174.51	\$168.45	(\$6.06)	-3.5%
Retiree + 2+ Dependents	Non-Medicare Retiree/Non-Medicare Dependents	\$1,220.02	\$1,351.53	\$131.51	10.8%
	Non-Medicare Retiree/Medicare Dependent/ Non-Medicare 2nd+ Dependent(s)	\$935.87	\$1,011.88	\$76.01	8.1%
	Medicare Retiree/Non-Medicare Dependents	\$1,220.02	\$1,351.53	\$131.51	10.8%
	Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s)	\$935.87	\$1,011.88	\$76.01	8.1%
	Medicare Retiree/Medicare Dependents	\$522.80	\$504.62	(\$18.18)	-3.5%

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