Distributed at ID-18-2016 Work Session

Pueblo City-County Library District



Medical Analysis

Monthly Premium Annual Premium

Annual Premium

Monthly Premium

Family

Plan Increase

CO Exchange Fee (\$1.80 PEPM)

Total Calculated Plan Cost

PEPM

\$772.33

\$803.21

% Difference to Current Actual \$ Difference to Current

Non-Network Deductible In-Network Deductible Premiums Assumed Enrollment Pharmacy Employee & Spouse Employee Total Employee & Child(ren) Family Coinsurance OOP Maximum (Inc. Ded.) Employee & Child(ren) Employee & Spouse Employee **Outpatient Hospital** Inpatient Hospital ER/UC Office Visit Coinsurance OOP Maximum (Inc. Ded.)

\$44,023 \$528,272 \$1,231 \$529,503 NA NA S775 33	\$36,706 \$440,472 NA	\$525.95 \$1,015.08 \$846.78 \$1,356.95	26 13 47	Ka DHMO 1000 \$1,000/\$3,000 \$3,300/\$6,600 \$15/\$40 20% after Ded./\$40 20% after Ded. 20% after Ded.
	\$7,317 \$87,800 NA	\$458.44 \$884.78 \$738.08 \$1,182.77	1 ο ω ο υ	Kaiser Current DHMO 2500 \$2,500/\$5,000 \$4,200/\$12,000 \$25/\$50 30% after Ded. 30% after Ded. 30% after Ded. 30% after Ded. \$10/\$40/\$60 Not Covered
\$45,783 \$549,396 \$1,231 \$550,627 3,99% \$21,124	\$38,174 \$458,085 4.00%	\$546.98 \$1,055.67 \$880.64 \$1,411.21	26 13 2 47	Kc DHMO 1000 \$1,000/\$3,000 20% \$3,300/\$6,600 \$15/\$40 20% after Ded./\$40 20% after Ded. 20% after Ded. 20% after Ded. \$10/\$30/\$50 Not Covered
	\$7,609 \$91,311 4.00%	\$476.77 \$920.17 \$767.60 \$1,230.07	<mark>10</mark> ა ი ა	Kaiser Negotiated Renewal Opt. 1 1000 DHMO 2500 \$3,000 \$2,500/\$5,000 \$6,600 \$2,500/\$5,000 \$6,600 \$2,500/\$5,000 \$40 \$25/\$50 \$240 \$0% after Ded.\$50 \$10 Ded. /\$40 \$30% after Ded.\$50 \$10 Ded. 30% after Ded.\$50 \$10/\$40/\$60 \$10/\$50 \$10/\$40/\$60 Vered Not Covered

2017 PCCLD Employee Benefits Renewal

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Enrollment PER PAYCHECK 80-20 Health Insurance 70-30 70-30 Kaiser 1000 26 50.41 52.32 Employee & spouse 12 106.81 122.75 Employee & children 1 87.42 98.29 Employee & family 10 146.29 172.14 49 49 4 44.17 45.84 Employee & family 1 93.37 107.06 Employee & children 3 76.44 86.29 Employee & family 0 127.75 149.98 Employee only 2.24 2.42 2.42 Employee only 2.24 2.42 2.42 Employee & family 8.75 11.83 Employee & family 0.98			2016	2017
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Employee & children 0.81 0.81			0.88	
			0.81	
	Employee & family			1.30

* Insurance broker consulting fee is split 80% PCCLD - 20% Employees on medical plans. * based on 12% renewal - waiting on quotes from Delta, Guardian, Metlife and Sunlife