Monthly Total Both Plans \$4 Compared to Current		CV 0	1 8	3 1		26	Base Buy t	Important notes & plan guidelines.		Drug Deductible	Tier 5	Tier 4	Tier 3	Tier 2	Tier 1	Pharmacy Services	Per Procedure Copay Amount	Outpatient Services	Per Visit Copay Amount	Inpatient Hospital	Family Coinsurance	Individual	Out of Pocket	Family	Individual	Urgent Care	Emergency Room	After Hours Services	MRI/CT/PET	Basic Lab/X-ray	Diagnostic Services	Referral Necessary	PCP Necessary	Specialty	Primary	Office Visits	Schedule of Benefits	Plan Platform	
\$44,976.56 \$47,417.18 5.43%	\$5,251./b		7			\$476.77 \$502.64	Current Renewal			none	none	none	\$60	\$40	\$10		None	Deductible then 30%	None	Deductible then 30%	\$12,000	\$6,000		\$5,000	¢3 500	\$50 Copay	Deductible then 30%		Deductible then 30%	Deductible then 30%		No	No	\$50 Copay	\$25 Copay			НМО	
	\$39,059.84	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	¢1 011 01	\$880 EA	\$1.055.67	\$546.98	Current			none	none	none	\$50	\$30	\$10		None	Deductible then 20%	None	Deductible then 20%	\$6,600	\$3,300	tolog	000 55	¢1 00	\$40 Copay	Deductible then 20%		Deductible then 20%	Deductible then 20%		No	No	\$40 Copav	\$15 Copay			НМО	a set a set of
	\$41,179.42	\$1,40/./S	C1 407 70	¢039 43	\$1.112.96	\$576.66	Renewal			D	rb	rb					æ	hen 20%	ю	hen 20%	ō	0	, c	5 6	5	рау	hen 20%		hen 20%	then 20%	12			pav	pay			0	
\$41,126.11 -8.60%	\$5,402.29	Ş1,123.11	00:00 t	30 0013	\$840 13	\$435.32	Option		none	0000	none	none	\$60	\$40	\$10		None	Deductible then 30%	None	Deductible then 30%	\$12,000	\$6,000	2000	\$5 000	10100	\$50 Copay	Deductible then 30%		Deductible then 30%	Deductible then 30%		ON	NO	\$50 Conav	\$25 Copay			Open Access EPO	Old Danc From
	\$35,723.82	\$1,290.b9	24-50050	100000	2065 51	\$500.26	Option		IIVIIC	2000	none	none	\$50	\$30	\$10		None	Deductible then 20%	None	Deductible then 20%	\$6,600	\$3,300	2000	000 63	2	\$40 Copay	Deductible then 20%		Deductible then 20%	Deductible then 20%	Ro	NO	NO NO	\$40 Conav	\$15 Copav			Open Access EPO	ONE CIGICE - TOOL

Pueblo Library District

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1 2018 PC	CLD En	nplovee	Benefits I	Renewal					
2				contontal					
3				Empl	oyee Cost P	er Pavo	heck*		
				Carling Street Street		or r aye	IGUN		
4			2017		018			2018	
5		Enrollment	Share 80-20 75-25	KAISER	Variance	%	CIGNA**	Variance	%
7 Health Insurar	nce	Emonnent	80-20 73-23						
8 Kaiser 1000 *				Street & Mary					
9 Employee		28	52.32	55.19	2.87		48.84		-6.7%
10 Employee 11 Employee		12 1	111.02 90.82	117.07 95.78	6.05	5.4% 5.5%	102.53 84.05		-7.6% -7.5%
12 Employee		9	152.04	160.32		5.4%	140.05		-7.9%
13	•	50							
14				12.13					
15 Kaiser 2500 * 16 Employee	only	5	45.84	48.36	2.52	5.5%	42.85	2 00	-6.5%
17 Employee		0	97.00	102.30	5.30		89.56		-7.7%
18 Employee	& children	3	79.40	83.74	4.34	and the second second	73.49		-7.4%
19 Employee	& family	1	132.76	139.99	7.23	5.4%	122.21	-10.55	-7.9%
20		9							
21 22 * Insurance bro	ker consult	ing fee is split	80% PCCLD - 2	20% Employees o	n medical ol:	ans.			
23 ** Cigna plan i		-	telehealth prog						
24									
26			011						
	WAGE C/	ALCULATI	ON						
29 Average Gros	s Wage p	er Paycheck	κ.	\$ 1,774					
				yees on the me	dical plan v	were au	/eraged)		
31 2.5% Wage Ir	icrease p	er Paycheck	ĸ	\$ 44					
33									
33									
33				Empl	oyee Cost P	er Payo	check		
3 3 3 4 3 5			2017			er Payo	check	2018	
3 4 5 6			2017		oyee Cost P 018	er Payo	check	2018	
3 5 6 7 8 DENTAL INSU		Enrollment				Per Payo	METLIFE	2018 Variance	%
 3 3 5 6 6 7 7 8 DENTAL INSUL 9 Companion Description 	ental Plan		80-20 75-25	2 COMPANION	018 Variance	%	METLIFE	Variance	SCI2P1
3 5 5 6 7 8 DENTAL INSU 9 Companion De Employee of	ental Plan only	Enrollment 26 12		2	Variance		METLIFE 3.10	Variance 0.68	28.1%
53 14 15 15 15 16 17 10 10 10 10 10 10 10 10 10 10	ental Plan only & spouse & children	26 12 1	80-20 75-25 2.42 5.07 6.22	2 COMPANION 2.86 5.98 7.34	018 Variance 0.44 0.91 1.12	% 18.2% 17.9% 18.0%	METLIFE 3.10 6.99 8.71	Variance	28.1% 37.9% 40.0%
33 33 35 35 36 37 38 DENTAL INSUI 39 Companion Di 40 Employee 6 41 Employee 8 42 Employee 8	ental Plan only & spouse & children	26 12 1 11	80-20 75-25 2.42 5.07	2 COMPANION 2.86 5.98	018 Variance 0.44 0.91 1.12	% 18.2% 17.9%	METLIFE 3.10 6.99	Variance 0.68 1.92	28.1% 37.9%
33 33 34 35 35 36 37 38 DENTAL INSUI Companion Di 40 Employee di 41 Employee di 42 Employee di 43 Employee di	ental Plan only & spouse & children	26 12 1	80-20 75-25 2.42 5.07 6.22	2 COMPANION 2.86 5.98 7.34	018 Variance 0.44 0.91 1.12	% 18.2% 17.9% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 35 36 37 38 DENTAL INSUI 39 Companion Dr 40 Employee c 41 Employee d 42 Employee d 43 Employee d 44 5 45 Alpha Discoun	ental Plan only & spouse & children & family t Plan	26 12 1 11 50	80-20 75-25 2.42 5.07 6.22 10.26	2 COMPANION 2.86 5.98 7.34 12.11	Variance 0.44 0.91 1.12 1.85	% 18.2% 17.9% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 35 36 37 38 DENTAL INSUI 39 Companion Dr 40 Employee d 11 Employee d 12 Employee d 13 Employee d 14 Employee d 15 Employee d 14 Employee d 15 Alpha Discoun 17 Employee d	ental Plan only & spouse & children & family t Plan only	26 12 1 11 50	80-20 75-25 2.42 5.07 6.22 10.26 0.98	2 COMPANION 2.86 5.98 7.34 12.11 0.98	018 Variance 0.44 0.91 1.12 1.85	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 34 35 35 36 37 37 38 DENTAL INSUI 39 Companion Di 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 46 Alpha Discoun 47 Employee & 88 Employee &	ental Plan only & spouse & children & family t Plan only & spouse	26 12 1 11 50	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00	% 18.2% 17.9% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 34 35 35 36 37 37 38 38 DENTAL INSUI 39 Companion Di 40 Employee & 11 Employee & 12 Employee & 13 Employee & 14 Employee & 15 Employee & 16 Alpha Discoun 17 Employee & 18 Employee & 19 Employee & 10 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children	26 12 1 11 50 6 4 0 1	80-20 75-25 2.42 5.07 6.22 10.26 0.98	2 COMPANION 2.86 5.98 7.34 12.11 0.98	018 Variance 0.44 0.91 1.12 1.85	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 35 35 36 37 35 38 DENTAL INSUI 39 Companion D 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 45 Alpha Discoun 47 Employee & 48 Employee & 49 Employee & 50 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children	26 12 1 11 50 6 4 0	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 34 35 35 36 36 7 37 8 38 DENTAL INSUI 39 Companion Du 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 45 Employee & 46 Employee & 99 Employee & 90 Employee & 91 Employee & 92 Employee & 93 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family	26 12 1 11 50 6 4 0 1 11	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 DENTAL INSUI 95 Companion Discount 90 Employee & 11 Employee & 12 Alpha Discount 13 Employee & 9 Employee & 9 Employee & 14 Employee & 15 Employee & 16 Alpha Discount 17 Employee & 18 Employee & 19 Employee & 11 Employee & 12 VISION INSUR/ 13 VISION INSUR/	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only	26 12 1 11 50 6 4 0 1 11	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
3 3 5 6 7 8 9 Companion De 9 Companion De 1 Employee & 2 Employee & 3 Employee & 4 5 5 Employee & 6 Alpha Discoun 7 Employee & 8 Employee & 9 Employee & 9 Employee & 9 Employee & 1 Employee & 2 Employee & 3 VISION INSUR/ 4 Employee & 5 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse	26 12 1 11 50 6 4 0 1 11 med 31 13	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.88	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
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3 3 5 6 7 8 9 Companion Du 9 Companion Du 0 Employee & 2 Employee & 3 Alpha Discoun 6 Employee & 7 Employee & 8 Employee & 9 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children	26 12 1 11 50 6 4 0 1 11 med 31 13	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.88	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 35 36 37 35 38 DENTAL INSUI 39 Companion Di 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 45 Employee & 46 Alpha Discoun 47 Employee & 50 Employee & 51 Employee & 52 Employee & 53 VISION INSUR/ 54 Employee & 55 Employee & 56 Employee & 57 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children	26 12 1 50 6 4 0 1 11 med 31 13 3 10	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.88 0.93	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 35 36 37 35 36 36 7 37 8 40 Employee 6 41 Employee 8 42 Employee 8 43 Employee 8 44 Employee 8 45 Employee 8 46 Alpha Discoun 47 Employee 8 48 Employee 8 50 Employee 8 51 Employee 8 52 Employee 8 53 VISION INSUR/ 54 Employee 8 55 Employee 8 56 Employee 8 57 Employee 8 59 50 50 Employee 8 57 Employee 8 59 50 50 Employee 8	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children	26 12 1 50 6 4 0 1 11 med 31 13 3 10	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.88 0.93	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0%
33 33 35 34 35 35 36 37 37 38 DENTAL INSUI 39 Companion D 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 45 Employee & 46 Alpha Discoun 47 Employee & 50 Employee & 51 Employee & 52 Employee & 53 VISION INSUR/ 54 Employee & 55 Employee & 56 Employee & 57 Employee & 58 Employee & 59 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children & family	26 12 1 11 50 6 4 0 1 11 med 31 13 3 10 57	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.41 0.88 0.93 1.42	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93 1.42	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71 13.22	Variance 0.68 1.92 2.49 2.96	28.1% 37.9% 40.0% 28.8%
33 33 34 35 35 36 37 37 35 Companion D 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 44 Employee & 45 Employee & 50 Employee & 51 Employee & 52 Employee & 53 VISION INSUR/ 54 Employee & 55 Employee & 56 Employee & 57 Employee & 58 Employee & 59 Employee & 50 FULL COST C	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children & family	26 12 1 11 50 6 4 0 1 11 med 31 13 3 10 57	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.41 0.88 0.93 1.42	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71 13.22	Variance 0.68 1.92 2.49	28.1% 37.9% 40.0% 28.8%
33 33 34 35 35 36 37 37 35 Companion Due 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 44 Employee & 44 Employee & 45 Employee & 46 Alpha Discoun 47 Employee & 48 Employee & 50 Employee & 51 Employee & 52 VISION INSUR/ 54 Employee & 55 Employee & 56 Employee & 57 Employee & 58 Employee & 59 FULL COST C	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children & family	26 12 1 11 50 6 4 0 1 11 med 31 13 3 10 57	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.41 0.88 0.93 1.42	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93 1.42	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71 13.22	Variance 0.68 1.92 2.49 2.96	28.1% 37.9% 40.0% 28.8%
33 33 35 36 35 36 36 37 37 38 DENTAL INSUI 39 Companion Di 40 Employee & 41 Employee & 42 Employee & 43 Employee & 44 Employee & 45 Employee & 46 Alpha Discoun 47 Employee & 50 Employee & 51 Employee & 52 Employee & 53 VISION INSUR/ 54 Employee & 55 Employee & 56 Employee & 57 Employee & 58 Employee & 59 Employee & 50 Employee & 57 Employee & 58 Employee & 59 Employee & 50 Employee & 51 Employee & 52 Employee & 59 Employee &	ental Plan only & spouse & children & family t Plan only & spouse & children & family ANCE-Eyer only & spouse & children & family	26 12 1 11 50 6 4 0 1 11 med 31 13 3 10 57	80-20 75-25 2.42 5.07 6.22 10.26 0.98 2.02 2.85 3.47 0.41 0.41 0.88 0.93 1.42	2 COMPANION 2.86 5.98 7.34 12.11 0.98 2.02 2.85 3.47 0.41 0.88 0.93 1.42	018 Variance 0.44 0.91 1.12 1.85 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	% 18.2% 17.9% 18.0% 18.0%	METLIFE 3.10 6.99 8.71 13.22	Variance 0.68 1.92 2.49 2.96	28.1% 37.9% 40.0% 28.8%