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Public Hearing Notice – No. 435

**2012 Plan Medical Carrier/Plan Design Changes**

August 29, 2011

In compliance with the Revised Municipal Code of the City and County of Denver, Section 18-2, subsection (a), part (3), the Career Service Board gives notice for the public hearing on the plan design and premium changes to the medical, dental and vision benefits for the 2012 plan year. Changes to the City's contribution to medical plans are also proposed.

A Career Service Board Hearing is scheduled for **Tuesday, September 13, 2011**. The public hearing starts **at 10 am** in the Webb Building, Room 4.G.4, 4th floor, at 201 W Colfax Ave, Denver CO 80202.

If anyone wishes to be heard by the Board on this item, please call Leon Duran at (720) 913-5168 no later than 12:00 noon on Friday, September 9, 2011. This notice was published on August 29, 2011.

## 2012 CCD Medical Updates

	2011	2012	New Plans Highlights 2012		Denver Health	UHC HMO	UHC HDHP
	Kaiser HMO	Kaiser HMO	Kaiser DHMO	UHC Navigate			
Deductible (EE/Family)	\$0	\$0	\$500/1500	\$500/1500	No plan changes from 2011 to 2012	No plan changes from 2011 to 2012	Eliminated in 2012
Out-of-pocket max (EE/Family)			\$2500/5000	\$2500/5000			
Employee Coinsurance			20%	20%			
Preventive	\$0	\$0	\$0	\$0			
Primary Care Office Visit	\$30	\$30	\$30*	\$25*			
Specialist Visit	\$50	\$50	\$50*	\$50*			
Prescriptions	\$20/40/60	\$15/30	\$20/40/60	\$15/45/60			
Inpatient Hospital	\$600	\$1,000	20% after deductible	\$150 + deductible + coinsurance			
Outpatient Hospital	\$200	\$250	20% after deductible	\$75 + deductible + coinsurance			
ER	\$200	\$200	\$200	\$300			
Urgent Care	\$100	\$100	\$75	\$75			
MRI/CAT/CT	\$100	\$100	80% after deductible	\$150			

\*Procedures performed during visit subject to deductible and coinsurance

## CCD Dental Plan Changes from 2011 to 2012

	2011	2012	
Composite Fillings	Composite fillings for anterior (front) teeth only	Composite fillings for anterior (front) and posterior (back) teeth	PPO plans only, EPO plan already had benefit

## CCD Vision Changes from 2011 to 2012

2011	2012
Eliminate Superior Vision	Replace with Athem Vision
	Identical plan design, broader network than Superior, lower premiums

## 2011-2012 CSA Monthly Medical Premium Compare

2011 Contributions and Rates					2012 Contributions and Rates					Change 2011 to 2012					
	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	Total % Change	City Monthly \$ Change	Employee Monthly \$ Change				
<b>United Healthcare HMO</b>															
Employee	85%	\$659.54	\$560.61	\$98.93	85%	\$717.70	\$610.05	\$107.66	8.8%	\$49.44	\$8.72				
Ee + spouse	77.5%	\$1,448.61	\$1,122.67	\$325.94	77.5%	\$1,578.96	\$1,223.69	\$355.27	9.0%	\$101.02	\$29.33				
Ee + child	80%	\$1,317.12	\$1,053.70	\$263.42	80%	\$1,435.44	\$1,148.35	\$287.09	9.0%	\$94.66	\$23.66				
Family	75%	\$2,106.50	\$1,579.88	\$526.63	75%	\$2,297.03	\$1,722.77	\$574.26	9.0%	\$142.90	\$47.63				
<b>United Healthcare HDHP</b>															
Employee	85%	Removed in 2012			<b>95%</b>	\$576.59	\$547.76	\$28.83	Replaced HDHP, members will not be defaulted in						
Ee + spouse	77.5%				<b>87.5%</b>	\$1,268.51	\$1,109.95	\$158.56							
Ee + child	80%				<b>90%</b>	\$1,153.21	\$1,037.89	\$115.32							
Family	75%				<b>85%</b>	\$1,845.40	\$1,568.59	\$276.81							
<b>KAISER</b>															
Employee	85%	\$435.73	\$370.37	\$65.36	85%	\$454.04	\$385.93	\$68.11	4.2%	\$15.56	\$2.75				
Ee + spouse	77.5%	\$956.20	\$741.06	\$215.15	77.5%	\$998.88	\$774.13	\$224.75	4.5%	\$33.08	\$9.60				
Ee + child	80%	\$869.45	\$695.56	\$173.89	80%	\$908.08	\$726.46	\$181.62	4.4%	\$30.90	\$7.73				
Family	75%	\$1,389.93	\$1,042.45	\$347.48	75%	\$1,452.92	\$1,089.69	\$363.23	4.5%	\$47.24	\$15.75				
<b>KAISER DEDUCTIBLE HMO</b>															
Employee	Not offered in 2011				<b>95%</b>	\$347.24	\$329.88	\$17.36	Not offered in 2011						
Ee + spouse					<b>87.5%</b>	\$763.92	\$668.43	\$95.49							
Ee + child					<b>90%</b>	\$694.48	\$625.03	\$69.45							
Family					<b>85%</b>	\$1,111.16	\$944.49	\$166.67							
<b>DENVER HEALTH</b>															
Employee	85%	\$479.01	\$407.16	\$71.85	85%	\$513.27	\$436.28	\$76.99	7.2%	\$29.12	\$5.14				
Ee + spouse	77.5%	\$992.42	\$769.13	\$223.29	77.5%	\$1,065.68	\$825.90	\$239.78	7.4%	\$56.78	\$16.48				
Ee + child	80%	\$770.84	\$616.67	\$154.17	80%	\$827.27	\$661.82	\$165.45	7.3%	\$45.14	\$11.29				
Family	75%	\$1,373.96	\$1,030.47	\$343.49	75%	\$1,476.20	\$1,107.15	\$369.05	7.4%	\$76.68	\$25.56				

## 2011-2012 CSA Monthly Dental Premium Compare

2011 Rates					2012 Rates					2011-2012					
	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	City % Cont Change	City Monthly \$ Change	Employee Monthly \$ Change				
<b>EPO</b>															
Employee	95%	\$21.39	\$20.32	\$1.07	<b>80.7%</b>	\$27.92	\$22.53	\$5.39	-14.3%	\$2.21	\$4.32				
Ee + spouse	90%	\$47.06	\$42.35	\$4.71	<b>73.6%</b>	\$61.98	\$45.60	\$16.38	-16.4%	\$3.25	\$11.67				
Ee + child	90%	\$42.83	\$38.55	\$4.28	<b>75.9%</b>	\$55.84	\$42.41	\$13.43	-14.1%	\$3.86	\$9.15				
Family	85%	\$68.43	\$58.16	\$10.26	<b>71.2%</b>	\$99.40	\$70.77	\$28.63	-13.8%	\$12.61	\$18.37				
<b>PPO Low</b>															
Employee	70.4%	\$28.84	\$20.32	\$8.52	<b>85%</b>	\$26.51	\$22.53	\$3.98	14.6%	\$2.21	-\$4.55				
Ee + spouse	66.6%	\$63.62	\$42.35	\$21.26	<b>77.5%</b>	\$58.84	\$45.60	\$13.24	10.9%	\$3.25	-\$8.03				
Ee + child	67.3%	\$57.25	\$38.55	\$18.70	<b>80%</b>	\$53.01	\$42.41	\$10.60	12.7%	\$3.86	-\$8.10				
Family	57.2%	\$101.72	\$58.16	\$43.56	<b>75%</b>	\$94.36	\$70.77	\$23.59	17.8%	\$12.61	-\$19.97				
<b>PPO High</b>															
Employee	54.8%	\$37.11	\$20.32	\$16.79	<b>63.8%</b>	\$35.34	\$22.53	\$12.81	9.0%	\$2.21	-\$3.98				
Ee + spouse	51.4%	\$82.40	\$42.35	\$40.05	<b>58.1%</b>	\$78.46	\$45.60	\$32.86	6.7%	\$3.25	-\$7.19				
Ee + child	51.5%	\$74.88	\$38.55	\$36.33	<b>60.0%</b>	\$70.68	\$42.41	\$28.27	8.5%	\$3.86	-\$8.06				
Family	44.1%	\$132.03	\$58.16	\$73.86	<b>56.2%</b>	\$125.82	\$70.77	\$55.05	12.2%	\$12.61	-\$18.81				

## 2011-2012 CSA Monthly Vision Premium Compare

2011 Superior Vision		2012 Anthem Rates		2011-2012	
	Employee Monthly Cost		Employee Monthly Cost	% Diff	Monthly Decrease
Employee	\$6.38		\$5.78	-9.4%	-\$0.60
Ee + spouse	\$13.68		\$12.39	-9.4%	-\$1.29
Ee + child	\$10.30		\$9.33	-9.4%	-\$0.97
Family	\$18.78		\$17.02	-9.4%	-\$1.76