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Public Hearing Notice – No.454

2013 Plan Medical Carrier/Plan Design Changes

August 22, 2012

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 2013 plan year. Changes to the City's contribution to medical plans are also proposed.

A Career Service Board Hearing is scheduled for **Thursday, September 6, 2012**. The public hearing starts **at 5 pm** 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 Debbie Saraceno at (720) 913-5609 no later than 12:00 noon on Tuesday, September 4, 2012. This notice was published on August 22, 2012.

Proposed City and County of Denver 2013 Health Plan Changes

The following is a summary of changes from the 2012 to the 2013 plan year for any Career Service or Sheriff employee enrolled in the City and County of Denver's group health plans.

- New this year:
1. Addition of a Denver Health Medical Plan *Deductible HMO*
 2. Various copay *reductions* for the Denver Health HMO plan
 2. Structure change to the in-patient Hospital copay for the Kaiser and United HMO plans
 3. Emergency Room copay change for the Kaiser and United HMO plans

2013 CCD Medical Updates

	Kaiser Permanente Plans			United Health Care Plans			Denver Health Medical Plans				New! Deductible HMO
	2012 HMO	2013 HMO	Deductible HMO (no change 2012-13)	2012 HMO	2013 HMO	Navigate (no change 2012-13)	HMO 2012 ²		HMO 2013 ²		
Deductible	\$0	\$0	\$500/1500	\$0	\$0	\$500/1500	\$0		\$0		\$500/1500
Out-of-pocket max (EE/Family)	\$2000/4000	\$3000/5000	\$2500/5000	\$2000/4500	\$3000/6000	\$2500/5000	none		none		\$2500/5000
Employee Coinsurance	none	none	20%	none	none	20%	none		none		20%
Primary Care Office Visit	\$30	\$30	\$30*	\$35	\$35	\$25*	\$35		\$25		\$25
Specialist Visit	\$50	\$50	\$50*	\$60	\$60	\$50*	\$50		\$40		\$50
Prescriptions	\$15/30	\$20/40/60	\$20/40/60	\$15/45/60	\$20/40/60	\$15/45/60	DH \$4/10/15/30	Non-DH Pharmacy \$8/20/30/60	DH \$4/10/15/30	Non-DH Pharmacy \$8/20/30/60	\$15/45/60
Inpatient Hospital	\$1,000	\$500/day up to \$2500	20% after deductible	\$1,000	\$500/day up to \$2500	\$150 + deductible + coinsurance	\$1,000		\$500		\$150 + deductible + coinsurance
Outpatient Hospital	\$250	\$350	20% after deductible	\$350	\$350	\$75 + deductible + coinsurance	\$350		\$200		\$75 + deductible + coinsurance
ER	\$200	\$300	\$200	\$200	\$300	\$300	\$300		\$150		\$300
Urgent Care	\$100	\$100	\$75	\$100	\$100	\$75	\$100		\$50/100		\$75

*For the Kaiser DHMO, United Navigate and DHMP Deductible HMO plans, procedures performed during visit are subject to deductible and coinsurance in addition to the copay

² Denver Health has two levels for prescriptions. If members fill their prescription at Denver Health they pay \$8 for certain maintenance medications and \$15/\$25/\$45 for generic, brand and non-formulary, respectively. They will pay \$25/\$45/\$65 for generic, brand and non-formulary, respectively outside of Denver Health, at a participating pharmacy. Denver Health also has two Urgent care copays, \$50 if care is obtained in-network and \$100 if care is not.

Denotes a change in 2013

2012-2013 CSA Monthly Medical Premium Compare

	2012 Contributions and Rates				2013 Contributions and Rates				Change 2012 to 2013			
	% 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	
KAISER												
Employee	85%	\$454.04	\$385.93	\$68.11	80%	\$470.51	\$376.41	\$94.10	3.6%	-\$9.53	\$26.00	
Ee + spouse	77.5%	\$998.88	\$774.13	\$224.75	72.5%	\$1,027.92	\$745.24	\$282.68	2.9%	-\$28.89	\$57.93	
Ee + child	80%	\$908.08	\$726.46	\$181.62	75%	\$935.02	\$701.27	\$233.76	3.0%	-\$25.20	\$52.14	
Family	75%	\$1,452.92	\$1,089.69	\$363.23	70%	\$1,492.43	\$1,044.70	\$447.73	2.7%	-\$44.99	\$84.50	
KAISER DEDUCTIBLE HMO												
Employee	95%	\$347.24	\$329.88	\$17.36	95%	\$385.72	\$366.43	\$19.29	11.1%	\$36.56	\$1.92	
Ee + spouse	87.5%	\$763.92	\$668.43	\$95.49	87.5%	\$841.37	\$736.20	\$105.17	10.1%	\$67.77	\$9.68	
Ee + child	90%	\$694.48	\$625.03	\$69.45	90%	\$765.43	\$688.89	\$76.54	10.2%	\$63.85	\$7.10	
Family	85%	\$1,111.16	\$944.49	\$166.67	85%	\$1,221.09	\$1,037.93	\$183.16	9.9%	\$93.44	\$16.49	
United Healthcare HMO												
Employee	85%	\$717.70	\$610.05	\$107.66	80%	\$710.57	\$568.46	\$142.11	-1.0%	-\$41.59	\$34.46	
Ee + spouse	77.5%	\$1,578.96	\$1,223.69	\$355.27	72.5%	\$1,556.08	\$1,128.16	\$427.92	-1.4%	-\$95.54	\$72.66	
Ee + child	80%	\$1,435.44	\$1,148.35	\$287.09	75%	\$1,415.19	\$1,061.39	\$353.80	-1.4%	-\$86.96	\$66.71	
Family	75%	\$2,297.03	\$1,722.77	\$574.26	70%	\$2,261.03	\$1,582.72	\$678.31	-1.6%	-\$140.05	\$104.05	
United Healthcare Navigate												
Employee	95%	\$576.59	\$547.76	\$28.83	95%	\$582.59	\$553.46	\$29.13	1.0%	\$5.70	\$0.30	
Ee + spouse	87.5%	\$1,268.51	\$1,109.95	\$158.56	87.5%	\$1,274.51	\$1,115.20	\$159.31	0.5%	\$5.25	\$0.75	
Ee + child	90%	\$1,153.21	\$1,037.89	\$115.32	90%	\$1,159.21	\$1,043.29	\$115.92	0.5%	\$5.40	\$0.60	
Family	85%	\$1,845.40	\$1,568.59	\$276.81	85%	\$1,851.40	\$1,573.69	\$277.71	0.3%	\$5.10	\$0.90	
DENVER HEALTH DHMO												
Employee	Not offered in 2012				New! DENVER HEALTH DHMO				Not Offered in 2012			
Ee + spouse	Not offered in 2012				95%	\$444.22	\$422.01	\$22.21	Not Offered in 2012			
Ee + child	Not offered in 2012				87.5%	\$919.37	\$804.45	\$114.92				
Family	Not offered in 2012				90%	\$714.31	\$642.88	\$71.43				
	Not offered in 2012				85%	\$1,272.48	\$1,081.61	\$190.87				
DENVER HEALTH HMO												
Employee	85%	\$513.27	\$436.28	\$76.99	80%	\$521.73	\$417.38	\$104.35	1.65%	-\$18.90	\$27.36	
Ee + spouse	77.5%	\$1,065.68	\$825.90	\$239.78	72.5%	\$1,080.91	\$783.66	\$297.25	1.43%	-\$42.24	\$57.47	
Ee + child	80%	\$827.27	\$661.82	\$165.45	75%	\$839.57	\$629.68	\$209.89	1.49%	-\$32.14	\$44.44	
Family	75%	\$1,476.20	\$1,107.15	\$369.05	70%	\$1,496.46	\$1,047.52	\$448.94	1.37%	-\$59.63	\$79.89	

2012-2013 CSA Monthly Dental Premium Compare

	2012 Rates				2013 Rates				2012-2013			
	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	% City Cont	Monthly Total	City Monthly Cost	Employee Monthly Cost	City % Change	City Monthly \$ Change	Employee Monthly \$ Change	
EPO												
Employee	80.7%	\$27.92	\$22.53	\$5.39	80.7%	\$31.27	\$25.24	\$6.03	12.00%	\$2.70	\$0.65	
Ee + spouse	73.6%	\$61.98	\$45.60	\$16.38	73.6%	\$69.42	\$51.07	\$18.35	12.00%	\$5.47	\$1.97	
Ee + child	75.9%	\$55.84	\$42.41	\$13.43	75.9%	\$62.54	\$47.50	\$15.04	12.00%	\$5.09	\$1.61	
Family	71.2%	\$99.40	\$70.77	\$28.63	71.2%	\$111.32	\$79.26	\$32.06	11.99%	\$8.49	\$3.43	
PPO Low												
Employee	85%	\$26.51	\$22.53	\$3.98	85%	\$29.69	\$25.24	\$4.45	12.00%	\$2.70	\$0.48	
Ee + spouse	77.5%	\$58.84	\$45.60	\$13.24	77.5%	\$65.90	\$51.07	\$14.83	12.00%	\$5.47	\$1.59	
Ee + child	80%	\$53.01	\$42.41	\$10.60	80%	\$59.37	\$47.50	\$11.87	12.00%	\$5.09	\$1.27	
Family	75%	\$94.36	\$70.77	\$23.59	75%	\$105.68	\$79.26	\$26.42	12.00%	\$8.49	\$2.83	
PPO High												
Employee	63.8%	\$35.34	\$22.53	\$12.81	63.8%	\$39.58	\$25.24	\$14.34	12.00%	\$2.70	\$1.54	
Ee + spouse	58.1%	\$78.46	\$45.60	\$32.86	58.1%	\$87.87	\$51.07	\$36.80	11.99%	\$5.47	\$3.94	
Ee + child	60.0%	\$70.68	\$42.41	\$28.27	60.0%	\$79.16	\$47.50	\$31.66	12.00%	\$5.09	\$3.39	
Family	56.2%	\$125.82	\$70.77	\$55.05	56.2%	\$140.91	\$79.26	\$61.65	11.99%	\$8.49	\$6.60	

2012-2013 CSA Monthly Vision Premium Compare