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Public Hearing Notice – No 468

**2014 Plan Medical Carrier/Plan Design Changes**

August 2, 2013

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 premium changes to the medical, life insurance, short-term and long-term disability benefits plans for the 2014.

The cost of Denver's health insurance has risen. The rise in costs can be attributed to two factors: 1) escalating claim costs, and 2) Affordable Health Care Act fees levied on insurance companies. The largest impact by far is Denver's ever-increasing claim costs. For 2012, the cost of claims for Denver employees and family members surpassed the premiums paid. This has forced our benefit providers to increase premiums for 2014.

The city's Health Insurance Committee elected to keep the same six health care plans for 2014. The committee also decided to decrease the percentage paid by the city to all three HMO plans' premiums in an effort to encourage Denver employees to move from the costly HMO plans to the Deductible HMO and UnitedHealthcare Navigate plans. This means employees in HMO plans will be paying a larger percentage of the premiums for these plans. While there are also increases in costs for the three DHMO plans for 2014, the increases are minimal, and the city and employees will continue to pay the same percentage of premiums as in 2013.

A Career Service Board Hearing is scheduled for **Thursday, August 15, 2014**. The public hearing starts **at 9 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 Francis Trujillo at (720) 913-5168 no later than 12:00 noon on Tuesday, August 13, 2013. This notice was published on August 2, 2013.

# Proposed Career Service 2014 Health Plan Changes

The following is a summary of changes from the 2013 to the 2014 plan year for any Career Service or Sheriff employee enrolled in the City and County of Denver's group health plans.

New this year: All expenses are included in the out-of-pocket maximums  
 Lower City contribution to the HMO plans to promote movement toward the Deductible HMO/Navigate plans  
 No copay changes

## 2014 Medical Updates

	Kaiser Permanente Plans			United Health Care Plans		Denver Health Medical Plans	
	HMO (no change 2013-14)	Deductible HMO 2013	Deductible HMO 2014	HMO (no change 2013-14)	Navigate (no change 2013-14)	HMO 2013 <sup>2</sup> (No Change 2013-2014)	Deductible HMO (No Change 2013-2014)
Deductible	\$0	\$500/1500	\$500/1500	\$0	\$500/1500	\$0	\$500/1500
Out-of-pocket max (EE/Family)	\$3000/6000	\$2500/5000	<b>\$3000/6000<sup>1</sup></b>	\$3000/6000	\$2500/5000	none	\$2500/5000
Employee Coinsurance	none	20%	20%	none	20%	none	20%
Primary Care Office Visit	\$30	\$30*	\$30*	\$35	\$25*	\$25	\$25
Specialist Visit	\$50	\$50*	\$50*	\$60	\$50*	\$40	\$50
Prescriptions	\$20/40/60	\$20/40/60	\$20/40/60	\$20/40/60	\$15/45/60	DH \$4/10/15/30	Non-DH Pharmacy \$8/20/30/60
Inpatient Hospital	\$500/day up to \$2500	20% after deductible	20% after deductible	\$500/day up to \$2500	\$150 + deductible + coinsurance	\$500	\$150 + deductible + coinsurance
Outpatient Hospital	\$350	20% after deductible	20% after deductible	\$350	\$75 + deductible + coinsurance	\$200	\$75 + deductible + coinsurance
ER	\$300	\$200*	\$200*	\$300	\$300*	\$150	\$300*
Urgent Care	\$100	\$75*	\$75*	\$100	\$75*	\$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

<sup>1</sup>The deductible was raised because all expenses, including copay, are included in the annual maximum in 2014

<sup>2</sup> 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

**Denotes a change in 2014**

Summary of Rate and Contribution changes effective January 1, 2014 for all Career Service Employees

**Bold Denotes a change in 2014**

**2013-2014 Career Service Monthly Medical Premium Compare**

	2013 Contributions and Rates				2014 Contributions and Rates				Change 2013 to 2014		
	% 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>KAISER</b>											
Employee	80%	\$470.51	\$376.41	\$94.10	<b>75%</b>	\$525.98	\$394.49	\$131.50	12%	\$18.08	\$37.39
Ee + spouse	72.5%	\$1,027.92	\$745.24	\$282.68	<b>67.5%</b>	\$1,157.15	\$781.08	\$376.07	13%	\$35.83	\$93.40
Ee + child	75%	\$935.02	\$701.27	\$233.76	<b>70%</b>	\$1,051.95	\$736.37	\$315.59	13%	\$35.10	\$81.83
Family	70%	\$1,492.43	\$1,044.70	\$447.73	<b>65%</b>	\$1,683.13	\$1,094.03	\$589.10	13%	\$49.33	\$141.37
<b>KAISER DEDUCTIBLE HMO</b>											
Employee	95%	\$385.72	\$366.43	\$19.29	95%	\$428.20	\$406.79	\$21.41	11%	\$40.36	\$2.12
Ee + spouse	87.5%	\$841.37	\$736.20	\$105.17	87.5%	\$942.04	\$824.29	\$117.76	12%	\$88.09	\$12.58
Ee + child	90%	\$765.43	\$688.89	\$76.54	90%	\$856.40	\$770.76	\$85.64	12%	\$81.87	\$9.10
Family	85%	\$1,221.09	\$1,037.93	\$183.16	85%	\$1,370.25	\$1,164.71	\$205.54	12%	\$126.79	\$22.37
<b>UNITED HEALTHCARE HMO</b>											
Employee	80%	\$710.57	\$568.46	\$142.11	<b>75%</b>	\$832.68	\$624.51	\$208.17	17%	\$56.05	\$66.06
Ee + spouse	72.5%	\$1,556.08	\$1,128.16	\$427.92	<b>67.5%</b>	\$1,831.92	\$1,236.55	\$595.37	18%	\$108.39	\$167.45
Ee + child	75%	\$1,415.19	\$1,061.39	\$353.80	<b>70%</b>	\$1,665.41	\$1,165.79	\$499.62	18%	\$104.39	\$145.83
Family	70%	\$2,261.03	\$1,582.72	\$678.31	<b>65%</b>	\$2,665.05	\$1,732.28	\$932.77	18%	\$149.56	\$254.46
<b>UNITED HEALTHCARE NAVIGATE</b>											
Employee	95%	\$582.59	\$553.46	\$29.13	95%	\$605.71	\$575.42	\$30.29	4%	\$21.96	\$1.16
Ee + spouse	87.5%	\$1,274.51	\$1,115.20	\$159.31	87.5%	\$1,332.58	\$1,166.01	\$166.57	5%	\$50.81	\$7.26
Ee + child	90%	\$1,159.21	\$1,043.29	\$115.92	90%	\$1,211.46	\$1,090.31	\$121.15	5%	\$47.03	\$5.22
Family	85%	\$1,851.40	\$1,573.69	\$277.71	85%	\$1,938.61	\$1,647.82	\$290.79	5%	\$74.13	\$13.08
<b>DENVER HEALTH HMO</b>											
Employee	80%	\$521.73	\$417.38	\$104.35	<b>75%</b>	\$538.81	\$404.11	\$134.70	3.27%	-\$13.28	\$30.36
Ee + spouse	72.5%	\$1,080.91	\$783.66	\$297.25	<b>67.5%</b>	\$1,123.01	\$758.03	\$364.98	3.89%	-\$25.63	\$67.73
Ee + child	75%	\$839.57	\$629.68	\$209.89	<b>70%</b>	\$870.88	\$609.62	\$261.26	3.73%	-\$20.06	\$51.37
Family	70%	\$1,496.46	\$1,047.52	\$448.94	<b>65%</b>	\$1,557.17	\$1,012.16	\$545.01	4%	-\$35.36	\$96.07
<b>DENVER HEALTH DEDUCTIBLE HMO</b>											
Employee	95%	\$444.22	\$422.01	\$22.21	95%	\$419.70	\$398.72	\$20.99	-5.52%	-\$23.29	-\$1.23
Ee + spouse	87.5%	\$919.37	\$804.45	\$114.92	87.5%	\$874.77	\$765.42	\$109.35	-4.85%	-\$39.03	-\$5.57
Ee + child	90%	\$714.31	\$642.88	\$71.43	90%	\$678.37	\$610.53	\$67.84	-5.03%	-\$32.35	-\$3.59
Family	85%	\$1,272.48	\$1,081.61	\$190.87	85%	\$1,212.95	\$1,031.01	\$181.94	-4.68%	-\$50.60	-\$8.93

**City Paid Basic Life and AD&D Insurance Changes 2013-2014**

	2013	2014	Change
Sheriff	\$0.18/\$1000	\$0.23/\$1000	33%
Career Service	\$0.17/\$1000	\$0.22/\$1000	36%

**City Paid Long-term Disability Insurance Changes 2013-2014**

	2013	2014	Change
	.15% of payroll	.19% of payroll	27%

**Employee Paid Short-term Disability Insurance 2013-2014**

	2013	2014	Change
Plan 1 (7 day wait, \$350/week)	\$18.90/Month	\$23.63/month	25%
Plan 2 (7 day wait, \$1500/week)	.87% of insured earnings	1.088% of insured earnings	25%
Plan 3 (14 day wait, \$1500/week)	.7% of insured earnings	.875% of insured earnings	25%
Plan 4 (30 day wait, \$1500/week)	.53% of insured earnings	.663% of insured earnings	25%
Plan 5 (60 day wait, \$1500/week)	.35% of insured earnings	.438% of insured earnings	25%

**Employee Paid Additional Life Insurance 2013-2014**

	2013 Non-Tobacco Rates per \$1000	2013 Non-Tobacco Rates per \$1000	2014 Non-Tobacco Rates per \$1000	2014 Non-Tobacco Rates per \$1000
Under 30	\$0.05	\$0.09	\$0.06	\$0.10
30-34	\$0.06	\$0.10	\$0.07	\$0.11
35-39	\$0.07	\$0.13	\$0.08	\$0.14
40-44	\$0.12	\$0.22	\$0.13	\$0.24
45-49	\$0.20	\$0.38	\$0.22	\$0.42
50-54	\$0.32	\$0.61	\$0.35	\$0.67
55-59	\$0.57	\$1.09	\$0.63	\$1.20
60-64	\$0.74	\$1.32	\$0.81	\$1.45
65-69	\$1.29	\$2.13	\$1.42	\$2.34
70-74	\$2.22	\$3.37	\$2.44	\$3.71
75-79	\$4.56	\$6.25	\$5.02	\$6.88
80-84	\$6.66	\$8.32	\$7.33	\$9.15
85+	\$11.95	\$13.25	\$13.15	\$14.58

**No Dental or Vision Rate Changes 2013-2014**