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Public Hearing Notice – No 490

2015 Plan Medical Carrier/Plan Design Changes

In compliance with the Revised Municipal Code of the City and County of Denver (the City), Section 18-2, subsection (a), part (3), the Career Service Board gives notice for the public hearing on the premium changes to the medical insurance, life insurance, short-term disability, long-term disability benefits and vision plans for the 2015 plan year beginning on January 1, 2015.

The City's Employee Health Insurance Committee (the Committee), established per DRMC Sect. 18-184, elected to retain United HealthCare, Kaiser Permanente and Denver Health Medical plans as the City's medical providers. The Committee also elected to retain the same six medical plans for 2015 offered in 2014 and will not change any copayments or cost-sharing features of the plans. Further, the Committee voted to maintain the current City percentage contributions to each plan.

Additionally, the Committee elected to replace the provider of the supplemental vision benefit with VSP.

A Career Service Board Hearing is scheduled for **Thursday July 17, 2014**. The public hearing starts **at 9:00 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 (720) 913-5609 no later than 12:00 p.m. on Tuesday July 15, 2014.

This notice was published on Tuesday July 1, 2014.

Bold Denotes a change in 2015

2014-2015 Career Service Monthly Medical Premium Compare

	2014 Contributions and Rates				2015 Contributions and Rates				Change 2014 to 2015			
	% 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	75%	\$524.86	\$393.65	\$131.22	75%	\$543.68	\$407.76	\$135.92	3.59%	\$14.12	\$4.70	
Ee + spouse	67.5%	\$1,154.70	\$779.42	\$375.28	67.5%	\$1,196.11	\$807.37	\$388.74	3.59%	\$27.95	\$13.46	
Ee + child	70%	\$1,049.73	\$734.81	\$314.92	70%	\$1,087.37	\$761.16	\$326.21	3.59%	\$26.35	\$11.29	
Family	65%	\$1,679.56	\$1,091.71	\$587.85	65%	\$1,739.79	\$1,130.86	\$608.93	3.59%	\$39.15	\$21.08	
	KAISER DEDUCTIBLE HMO											
Employee	95%	\$427.10	\$405.75	\$21.36	95%	\$400.19	\$380.18	\$20.01	-6.30%	-\$25.56	-\$1.35	
Ee + spouse	87.5%	\$939.62	\$822.17	\$117.45	87.5%	\$880.42	\$770.37	\$110.05	-6.30%	-\$51.80	-\$7.40	
Ee + child	90%	\$854.20	\$768.78	\$85.42	90%	\$800.39	\$720.35	\$80.04	-6.30%	-\$48.43	-\$5.38	
Family	85%	\$1,366.72	\$1,161.71	\$205.01	85%	\$1,280.62	\$1,088.53	\$192.09	-6.30%	-\$73.19	-\$12.92	
	UNITED HEALTHCARE HMO											
Employee	75%	\$832.68	\$624.51	\$208.17	75%	\$877.44	\$658.08	\$219.36	5.38%	\$33.57	\$11.19	
Ee + spouse	67.5%	\$1,831.92	\$1,236.55	\$595.37	67.5%	\$1,930.39	\$1,303.01	\$627.38	5.38%	\$66.47	\$32.00	
Ee + child	70%	\$1,665.41	\$1,165.79	\$499.62	70%	\$1,754.93	\$1,228.45	\$526.48	5.38%	\$62.66	\$26.86	
Family	65%	\$2,665.05	\$1,732.28	\$932.77	65%	\$2,808.31	\$1,825.40	\$982.91	5.38%	\$93.12	\$50.14	
	UNITED HEALTHCARE NAVIGATE											
Employee	95%	\$605.71	\$575.42	\$30.29	95%	\$638.27	\$606.36	\$31.91	5.38%	\$30.93	\$1.63	
Ee + spouse	87.5%	\$1,332.58	\$1,166.01	\$166.57	87.5%	\$1,404.21	\$1,228.68	\$175.53	5.38%	\$62.68	\$8.95	
Ee + child	90%	\$1,211.46	\$1,090.31	\$121.15	90%	\$1,276.58	\$1,148.92	\$127.66	5.38%	\$58.61	\$6.51	
Family	85%	\$1,938.61	\$1,647.82	\$290.79	85%	\$2,042.82	\$1,736.40	\$306.42	5.38%	\$88.58	\$15.63	
	DENVER HEALTH HMO											
Employee	75%	\$538.81	\$404.11	\$134.70	75%	\$572.88	\$429.66	\$143.22	6.32%	\$25.55	\$8.52	
Ee + spouse	67.5%	\$1,123.01	\$758.03	\$364.98	67.5%	\$1,194.04	\$805.98	\$388.06	6.32%	\$47.95	\$23.08	
Ee + child	70%	\$870.88	\$609.62	\$261.26	70%	\$925.95	\$648.17	\$277.79	6.32%	\$38.55	\$16.52	
Family	65%	\$1,557.17	\$1,012.16	\$545.01	65%	\$1,655.65	\$1,076.17	\$579.48	6.32%	\$64.01	\$34.47	
	DENVER HEALTH DEDUCTIBLE HMO											
Employee	95%	\$419.70	\$398.72	\$20.99	95%	\$401.89	\$381.80	\$20.09	-4.24%	-\$16.92	-\$0.89	
Ee + spouse	87.5%	\$874.77	\$765.42	\$109.35	87.5%	\$837.65	\$732.94	\$104.71	-4.24%	-\$32.48	-\$4.64	
Ee + child	90%	\$678.37	\$610.53	\$67.84	90%	\$649.59	\$584.63	\$64.96	-4.24%	-\$25.90	-\$2.88	
Family	85%	\$1,212.95	\$1,031.01	\$181.94	85%	\$1,161.48	\$987.26	\$174.22	-4.24%	-\$43.75	-\$7.72	

City Paid Basic Life and AD&D Insurance Changes 2014-2015 (Sheriff)

2014	2015	Change
\$0.23/\$1000	\$0.22/\$1000	-4.3%

City Paid Long-term Disability Insurance Changes 2014-2015

2014	2015	Change
.19% of payroll	.17% of payroll	-11.7%

City Paid Short-term Disability Insurance 2014-2015

2014	2015	Change
.54% of payroll	.48% of payroll	-11.1%

Employee Paid Vision Changes 2014-2015

	2014 Anthem		2015 VSP Rates		2014-2015	
	Monthly Cost	Monthly Cost	Monthly Cost	Monthly Cost	% Change	Monthly \$ Change
Employee	\$5.78		4.97		-14.0%	-\$0.81
Ee + spouse	\$12.39		10.12		-18.3%	-\$2.27
Ee + child	\$9.33		9.33		0.0%	\$0.00
Family	\$17.02		17.05		0.2%	\$0.03