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Public Hearing Notice – 603

**2020 Employee Health Insurance**

June 7, 2019

In compliance with the Denver Revised Municipal Code (the “DRMC”) of the City and County of Denver (the “City”), section 18-2, subsection (a), part (3), the Office of Human Resources hereby gives notice that a public hearing will be conducted on June 20, 2019 regarding the proposed health insurance plans for the 2020 plan year beginning on January 1, 2020.

The City’s Employee Health Insurance Committee (the “committee”), established by DRMC section 18-181, is responsible for advising the Career Service Board and the Office of Human Resources regarding any recommended changes to the employee medical, life, dental and long-term disability insurance benefit programs. Eligible employees are those defined in DRMC section 18-171.

For the 2020 plan year, the committee recommends the following:

1. The City should continue to partner with Kaiser Permanente, UnitedHealthCare, and Denver Health Medical Plan as the City’s three contracted medical insurance providers.
  - a. The City should continue to provide employees with the same choice of providers and options to pay for services, so will continue to offer one high deductible health plan (HDHP) and one deductible HMO (DHMO) per health insurance provider, for a total of six medical plans, with the **following modification**:
    - i. Replace the UHC Navigate plan with the UHC Colorado Doctor’s Plan (CDP).
    - ii. Align the Kaiser and Denver Health DHMO plan designs with the CDP.
    - iii. Modifications listed on page 2 of this notice.
  - b. For Civilian and Sheriff employees, the City should continue to subsidize the monthly medical premiums as follows (no change from 2019):
    - i. For enrollees in the HDHP plans, the City should pay monthly: 94.5% of the employee only premium, 87% of the employee plus spouse premium, 89.5% of the employee plus child(ren) premium and 84.5% of the family premium.
    - ii. For enrollees in the DHMO plans, the City should pay monthly: 84% of the employee only premium, 76.5% of the employee plus spouse premium, 79% of the employee plus child(ren) premium and 74% of the family premium.
    - iii. Premiums listed on page 2 of this notice.
  - c. For all three high deductible health plans (HDHP), raise the deductibles and out-of-pocket maximums to maintain qualified federal status as follows:
    - i. Raise annual deductibles from \$1,350/\$2,700 (single/family) to \$1,450/\$2,900 (single/family), and

- ii. Increase annual out-of-pocket maximums from \$2,700/\$5,400 (single/family) to \$2,900/\$5,800 (single/family)
2. Health Savings Accounts (HSA) - For Civilian and Sheriff employees, the committee recommends the City shall continue to provide a monthly contribution of \$2 for every \$1 the employee contributes to their HSA to an annual maximum of \$300 for employees with individual HDHP coverage and \$900 for those with family HDHP coverage. (No change from 2019)
3. Wellness Incentive – (No change from 2019)
  - a. For eligible DHMO civilian participants who complete the established requirements of the wellness program administered by the Office of Human Resources prior to the program deadline of November 30, 2019, the City will provide a \$50 per month premium reduction in 2020.
  - b. For eligible HDHP civilian participants who complete the established requirements of the wellness program, administered by the Office of Human Resources, prior to the program deadline of November 30, 2019, the City will provide an annual contribution of \$600 in 2020.
4. Dental – the Committee recommends the City continue to partner with Delta Dental and recommends no changes to the plans or premiums offered to eligible employees.
5. Life Insurance – the committee recommends increasing the city-paid life insurance benefit to twice an employee’s annual salary from a maximum of \$100,000 to \$400,000.

The committee recommends no changes to the carriers, premiums or plan designs for vision, city-paid short-term or long-term disability for 2019.

A Career Service Board Hearing regarding Public Hearing Notice 603 is scheduled for **Thursday, June 20, 2019**. The public hearing starts at **9:00 a.m.** in the Webb Building, Room 4.G.2, 4th floor, at 201 W. Colfax Ave, Denver CO 80202.

If anyone wishes to be heard by the Board on this item, please contact George Branchaud at (720) 913-5650 or at [george.branchaud@denvergov.org](mailto:george.branchaud@denvergov.org) no later than 12:00 p.m. on Monday, June 17, 2019 to get on the agenda. You are encouraged to submit written comments regarding the subject matter of your testimony at this time so the Board has adequate time to consider your input. This notice was published on June 7, 2019

## UHC Colorado Doctor's Plan (CDP)

	2019 Navigate	2020 CDP
<b>Network</b>	<b>Navigate Network</b>	<b>Centura Only</b>
<b>Preventive</b>	\$0	\$0
<b>Primary Care visit</b>	\$25	<b>\$0</b>
<b>Specialist office visit</b>	\$50	<b>\$75</b>
<b>Deductible</b>	\$500 single/\$1500 family	\$500 single/\$1500 family
<b>Coinsurance</b>	20% after deductible	20% after deductible
<b>Urgent Care</b>	\$75	\$0
<b>Out-of-Pocket Max (OPM)</b>	\$3,000 single/\$6,000 family	<b>\$4,500 single/\$9,000 family</b>
<b>Prescriptions</b>		
	Tier 1 \$15 copay	<b>\$10 copay</b>
	Tier 2 \$45 copay	<b>\$35 copay</b>
	Tier 3 \$60 copay	<b>\$60 copay</b>
	Tier 4 n/a	<b>\$100 copay</b>

## Kaiser DHMO

	2019	2020
<b>Preventive</b>	Free	Free
<b>Primary Care visit</b>	\$30 copay	<b>\$0 copay</b>
<b>Specialist office visit</b>	\$50 copay	<b>\$75 copay</b>
<b>Urgent Care</b>	\$75	<b>\$0</b>
<b>Emergency Room</b>	\$200	<b>\$300</b>
<b>Deductible</b>	\$500 single/\$1500 family	\$500 single/\$1500 family
<b>Coinsurance</b>	20% after deductible	20% after deductible
<b>Out-of-Pocket Max (OPM)</b>	\$3,000 single/\$6,000 family	<b>\$4,500 single/\$9,000 family</b>
<b>Prescription Drugs</b>		
	Tier 1 \$20 copay	\$20 copay
	Tier 2 \$40 copay	\$40 copay
	Tier 3 \$60 copay	\$60 copay

## DHMO – Monthly Rates

	Tier	2019 City Share	2019 Employee Cost/month	2020 City Share	2020 Employee Cost/month
Kaiser DHMO	Employee Only	84%	\$91.83	84%	\$97.36
	Employee + Spouse	76.5%	\$296.72	76.5%	\$314.61
	Employee + Children	79%	\$241.05	79%	\$255.58
	Family	74%	\$477.51	74%	\$506.30
UHC DHMO	Employee Only	84%	\$121.11	84%	\$114.32
	Employee + Spouse	76.5%	\$391.35	76.5%	\$369.41
	Employee + Children	79%	\$317.93	79%	\$300.10
	Family	74%	\$629.90	74%	\$594.58
DHMP DHMO	Employee Only	84%	\$119.59	84%	\$127.06
	Employee + Spouse	76.5%	\$386.42	76.5%	\$410.57
	Employee + Children	79%	\$313.91	79%	\$333.54
	Family	74%	\$621.85	74%	\$660.73

## HDHP – Monthly Rates

	Tier	2019 City Share	2019 Employee Cost/month	2020 City Share	2020 Employee Cost/month
Kaiser HDHP	Employee Only	94.5%	\$25.48	94.5%	\$27.03
	Employee + Spouse	87%	\$132.50	87%	\$140.54
	Employee + Children	89.5%	\$97.29	89.5%	\$103.20
	Family	84.5%	\$229.75	84.5%	\$243.70
UHC HDHP	Employee Only	94.5%	\$39.76	94.5%	\$41.30
	Employee + Spouse	87%	\$206.76	87%	\$214.70
	Employee + Children	89.5%	\$151.82	89.5%	\$157.65
	Family	84.5%	\$358.57	84.5%	\$372.34
DHMP HDHP	Employee Only	94.5%	\$30.77	94.5%	\$32.69
	Employee + Spouse	87%	\$160.00	87%	\$170.00
	Employee + Children	89.5%	\$117.48	89.5%	\$124.83
	Family	84.5%	\$277.48	84.5%	\$294.83