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Public Hearing Notice – No. 690

2024 Employee Health Insurance

September 5, 2023

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 September 21, 2023, regarding the proposed health insurance plans for the 2024 plan year beginning on January 1, 2024.

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 2024 plan year, the committee recommends the following:

1. The City should continue to partner with Kaiser Permanente, and UnitedHealthcare as the City’s two (2) contracted medical insurance providers.
 - a. The City should continue to offer a high deductible health plan (HDHP) and a deductible HMO (DHMO) plan through both Kaiser and UnitedHealthcare for a total of 4 medical plan options in 2024. The medical plans will have the **following modifications:**
 - i. Increase the HDHP annual deductibles to align with the Federal minimum: from \$1,500 to \$1,600 for individual coverage and \$3,000 to \$3,200 for family coverage.
 - ii. Increase the HDHP annual out of pocket maximums to continue to be double the deductible from \$3,000 to \$3,200 for individual coverage and \$6,000 to \$6,400 for family coverage.
 - b. Accept the proposed increase in premiums in order to maintain parity with the 2024 benefits. See table on page three (3) of this notice for increases and rates.
2. The City should continue to partner with Delta Dental of Colorado to offer three (3) dental plans and accept the proposed increase in premiums in order to maintain parity with the 2024 benefits. See table on page three (3) of this notice for increases and rates.
3. 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 2023)

4. Wellness Incentive – (No change from 2023)
 - a. For eligible DHMO/HMO civilian participants who complete the established requirements of the wellness program administered by the Office of Human Resources prior to the program deadline of December 31, 2023, the City will provide a \$50 per month premium reduction in 2024.
 - 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 December 31, 2023, the City will provide an annual HSA contribution of \$600 in 2024.

The committee recommends no changes to the carriers, premiums or plan designs for Dental, vision, city-paid short-term or long-term disability for 2024.

A Career Service Board Hearing regarding Public Hearing Notice No. 690 is scheduled for **Thursday, September 21, 2023**. The public hearing starts at **9:00 a.m.** in the Webb Building, Room 1.H.6, 1st Floor, at 201 W. Colfax Ave, Denver CO 80202.

If anyone wishes to be heard by the Board on this item, please contact Cinthia Febres Sutherland at (720) 661-2767 or at cinthia.febres-sutherland@denvergov.org no later than 12:00 p.m. on Monday, September 18, 2023, 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 September 7, 2023.

		2023 Career Service Rates				2024 Career Service Rates with Proposed Increases From 2023						
Tier	Carrier	Total Monthly Cost	Required Employee contributi	Monthly City Cost	Monthly Employee Cost	Proposed Increase	Total Monthly Cost	Required Employee contributi	Monthly City Cost	Monthly Employee Cost		
Medical	Employee Only	Kaiser DHMO	\$687.61	16.0%	\$577.59	\$110.02	6.71%	\$733.78	16.0%	\$616.38	\$117.40	
		Kaiser HDHP	\$575.26	5.5%	\$543.62	\$31.64	5.54%	\$607.14	5.5%	\$573.75	\$33.39	
		UHC DHMO	\$787.12	16.0%	\$661.18	\$125.94	6.24%	\$836.20	16.0%	\$702.41	\$133.79	
		UHC HDHP	\$758.80	5.5%	\$717.07	\$41.73	5.17%	\$798.06	5.5%	\$754.17	\$43.89	
	Employee + Spouse	Kaiser DHMO	\$1,512.75	23.5%	\$1,157.25	\$355.50	6.71%	\$1,614.32	23.5%	\$1,234.95	\$379.37	
		Kaiser HDHP	\$1,265.57	13.0%	\$1,101.05	\$164.52	5.54%	\$1,335.72	13.0%	\$1,162.08	\$173.64	
		UHC DHMO	\$1,731.66	23.5%	\$1,324.72	\$406.94	6.24%	\$1,839.64	23.5%	\$1,407.32	\$432.32	
		UHC HDHP	\$1,669.37	13.0%	\$1,452.35	\$217.02	5.17%	\$1,755.73	13.0%	\$1,527.49	\$228.24	
	Employee + Child(ren)	Kaiser DHMO	\$1,375.23	21.0%	\$1,086.43	\$288.80	6.71%	\$1,467.56	21.0%	\$1,159.37	\$308.19	
		Kaiser HDHP	\$1,150.52	10.5%	\$1,029.72	\$120.80	5.54%	\$1,214.29	10.5%	\$1,086.79	\$127.50	
		UHC DHMO	\$1,574.23	21.0%	\$1,243.64	\$330.59	6.24%	\$1,672.40	21.0%	\$1,321.20	\$351.20	
		UHC HDHP	\$1,517.61	10.5%	\$1,358.26	\$159.35	5.17%	\$1,596.12	10.5%	\$1,428.53	\$167.59	
	Family	Kaiser DHMO	\$2,200.37	26.0%	\$1,628.27	\$572.10	6.71%	\$2,348.10	26.0%	\$1,737.59	\$610.51	
		Kaiser HDHP	\$1,840.49	15.5%	\$1,555.21	\$285.28	5.54%	\$1,942.50	15.5%	\$1,641.41	\$301.09	
		UHC DHMO	\$2,518.78	26.0%	\$1,863.90	\$654.88	6.24%	\$2,675.85	26.0%	\$1,980.13	\$695.72	
		UHC HDHP	\$2,428.17	15.5%	\$2,051.80	\$376.37	5.17%	\$2,553.79	15.5%	\$2,157.95	\$395.84	
	Dental	Employee Only	Delta PPO Low	\$29.49	14.4%	\$25.24	\$4.25	5.36%	\$31.07	14.5%	\$26.55	\$4.52
			Delta PPO High	\$40.29	37.4%	\$25.24	\$15.05	5.36%	\$42.45	37.5%	\$26.55	\$15.90
			Delta EPO	\$30.64	17.6%	\$25.24	\$5.40	5.36%	\$32.28	17.8%	\$26.55	\$5.73
		Employee + Spouse	Delta PPO Low	\$65.46	22.0%	\$51.07	\$14.39	5.36%	\$68.97	22.1%	\$53.73	\$15.24
Delta PPO High			\$89.46	42.9%	\$51.07	\$38.39	5.36%	\$94.25	43.0%	\$53.73	\$40.52	
Delta EPO			\$68.02	24.9%	\$51.07	\$16.95	5.36%	\$71.66	25.0%	\$53.73	\$17.93	
Employee +		Delta PPO Low	\$58.96	19.4%	\$47.50	\$11.46	5.36%	\$62.12	19.6%	\$49.97	\$12.15	
		Delta PPO High	\$80.58	41.1%	\$47.50	\$33.08	5.36%	\$84.90	41.1%	\$49.97	\$34.93	
		Delta EPO	\$61.28	22.5%	\$47.50	\$13.78	5.36%	\$64.56	22.6%	\$49.97	\$14.59	
Family		Delta PPO Low	\$104.96	24.5%	\$79.26	\$25.70	5.36%	\$110.58	24.6%	\$83.38	\$27.20	
		Delta PPO High	\$143.44	44.7%	\$79.26	\$64.18	5.36%	\$151.13	39.7%	\$91.07	\$60.06	
		Delta EPO	\$109.08	27.3%	\$79.26	\$29.82	5.36%	\$114.92	27.4%	\$83.38	\$31.54	