

**PLEASE POST ON ALL BULLETIN BOARDS**  
**AS SOON AS POSSIBLE**

Public Hearing Notice – No. 693

**2025 Employee Health Insurance**

July 17, 2024

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 July 31, 2024, regarding the proposed health insurance plans for the 2025 plan year beginning on January 1, 2025.

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 2025 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 companies.
  - a. The City should continue to offer a high deductible health plan (HDHP) and a deductible HMO (DHMO) plan through both Kaiser and UnitedHealthcare with the **following modifications in 2025:**
    - i. Increase the HDHP annual deductibles to align with the Federal minimum: from \$1,600 to \$1,650 for individual coverage and \$3,200 to \$3,300 for family coverage.
    - ii. Increase the HDHP annual out of pocket maximums to continue to be double the deductible from \$3,200 to \$3,300 for individual coverage and \$6,400 to \$6,600 for family coverage.
  - b. New in 2025, the committee recommends the addition of a third UnitedHealthcare plan, called the Denver Health Thrive plan. The Thrive plan will re-introduce Denver Health and Hospital Authority as a tier one option for those electing the plan.
  - c. See table on page three (3) of this notice for rates.
2. Health Savings Accounts (HSA) - (No change from 2024)

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.
3. Wellness Incentive - (No change from 2024)
  - 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, 2024, the City will provide a \$50 per month premium reduction in 2025.

- 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, 2024, the City will provide an annual HSA contribution of \$600 in 2025.
4. Dental - The city should continue with Delta Dental of Colorado as the City's dental provider; however, a premium increase is required in 2025 to maintain stability. See table on page four (4) of this notice for rates.
5. The committee recommends no changes for all other city-paid benefits, including life insurance, short-term disability, or long-term disability for 2025.

A Career Service Board Hearing regarding Public Hearing Notice No. 693 is scheduled for **Wednesday July 31, 2024**. 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 Lori Smith at (720) 661-2767 or at [lori.smith@denvergov.org](mailto:lori.smith@denvergov.org) no later than 12:00 p.m. on Monday, July 29, 2024, 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 July 17, 2024.

## 2024 Career Service Rates

## 2025 Career Service Rates with Proposed Increases From 2024

	Tier	Carrier	Total Monthly Cost	Required Employee contribution	Monthly City Cost	Monthly Employee Cost	Proposed Increase	Total Monthly Cost	Required Employee contribution	Monthly City Cost	Monthly Employee Cost
<b>Medical</b>	<b>Employee Only</b>	Kaiser DHMO	\$733.78	16.0%	\$616.38	\$117.40	1.51%	\$744.85	16.0%	\$625.67	\$119.18
		Kaiser HDHP	\$607.14	5.5%	\$573.75	\$33.39	0.71%	\$611.46	5.5%	\$577.83	\$33.63
		UHC DHMO	\$836.20	16.0%	\$702.41	\$133.79	2.30%	\$855.43	16.0%	\$718.56	\$136.87
		UHC HDHP	\$798.06	5.5%	\$754.17	\$43.89	1.92%	\$813.39	5.5%	\$768.65	\$44.74
		UHC DHMP					n/a	\$830.02	7.5%	\$767.77	\$62.25
	<b>Employee + Spouse</b>	Kaiser DHMO	\$1,614.32	23.5%	\$1,234.95	\$379.37	1.51%	\$1,638.68	23.5%	\$1,253.59	\$385.09
		Kaiser HDHP	\$1,335.72	13.0%	\$1,162.08	\$173.64	0.71%	\$1,345.21	13.0%	\$1,170.33	\$174.88
		UHC DHMO	\$1,839.64	23.5%	\$1,407.32	\$432.32	2.30%	\$1,881.95	23.5%	\$1,439.69	\$442.26
		UHC HDHP	\$1,755.73	13.0%	\$1,527.49	\$228.24	1.92%	\$1,789.47	13.0%	\$1,556.84	\$232.63
		UHC DHMP					n/a	\$1,826.04	15.0%	\$1,552.13	\$273.91
	<b>Employee + Child(ren)</b>	Kaiser DHMO	\$1,467.56	21.0%	\$1,159.37	\$308.19	1.51%	\$1,489.71	21.0%	\$1,176.87	\$312.84
		Kaiser HDHP	\$1,214.29	10.5%	\$1,086.79	\$127.50	0.71%	\$1,222.92	10.5%	\$1,094.51	\$128.41
		UHC DHMO	\$1,672.40	21.0%	\$1,321.20	\$351.20	2.30%	\$1,710.87	21.0%	\$1,351.59	\$359.28
		UHC HDHP	\$1,596.12	10.5%	\$1,428.53	\$167.59	1.92%	\$1,626.79	10.5%	\$1,455.98	\$170.81
		UHC DHMP					n/a	\$1,660.04	12.5%	\$1,452.54	\$207.51
	<b>Family</b>	Kaiser DHMO	\$2,348.10	26.0%	\$1,737.59	\$610.51	1.51%	\$2,383.53	26.0%	\$1,763.81	\$619.72
		Kaiser HDHP	\$1,942.50	15.5%	\$1,641.41	\$301.09	0.71%	\$1,956.31	15.5%	\$1,653.08	\$303.23
		UHC DHMO	\$2,675.85	26.0%	\$1,980.13	\$695.72	2.30%	\$2,737.39	26.0%	\$2,025.67	\$711.72
		UHC HDHP	\$2,553.79	15.5%	\$2,157.95	\$395.84	1.92%	\$2,602.86	15.5%	\$2,199.42	\$403.44
		UHC DHMP					n/a	\$2,656.06	17.5%	\$2,191.25	\$464.81

### 2024 Career Service Rates

### 2025 Career Service Rates with Proposed Increases From 2024

	Tier	Carrier	Total Monthly Cost	Required Employee contribution	Monthly City Cost	Monthly Employee Cost	Proposed Increase	Total Monthly Cost	Required Employee contribution	Monthly City Cost	Monthly Employee Cost
Dental	Employee Only	Delta PPO Low	\$31.07	14.5%	\$26.55	\$4.52	2.00%	\$31.72	15.0%	\$26.96	\$4.76
		Delta PPO High	\$42.45	37.5%	\$26.55	\$15.90	2.00%	\$43.34	37.8%	\$26.96	\$16.38
		Delta EPO	\$32.28	17.8%	\$26.55	\$5.73	2.00%	\$32.91	18.1%	\$26.96	\$5.95
	Employee + Spouse	Delta PPO Low	\$68.97	22.1%	\$53.73	\$15.24	2.00%	\$70.42	22.5%	\$54.58	\$15.84
		Delta PPO High	\$94.25	43.0%	\$53.73	\$40.52	2.00%	\$96.23	43.3%	\$54.58	\$41.65
		Delta EPO	\$71.66	25.0%	\$53.73	\$17.93	2.00%	\$73.06	25.3%	\$54.58	\$18.48
	Employee + Child(ren)	Delta PPO Low	\$62.12	19.6%	\$49.97	\$12.15	2.00%	\$63.42	20.0%	\$50.74	\$12.68
		Delta PPO High	\$84.90	41.1%	\$49.97	\$34.93	2.00%	\$86.68	41.5%	\$50.74	\$35.94
		Delta EPO	\$64.56	22.6%	\$49.97	\$14.59	2.00%	\$65.82	22.9%	\$50.74	\$15.08
	Family	Delta PPO Low	\$110.58	24.6%	\$83.38	\$27.20	2.00%	\$112.90	25.0%	\$84.68	\$28.22
		Delta PPO High	\$151.13	44.8%	\$83.38	\$67.75	2.00%	\$154.30	45.1%	\$84.68	\$69.62
		Delta EPO	\$114.92	27.4%	\$83.38	\$31.54	2.00%	\$117.16	27.7%	\$84.68	\$32.48