

ORDINANCE/RESOLUTION REQUEST

Please email requests to the Mayor's Legislative Team
at MileHighOrdinance@DenverGov.org by **3:00pm on Monday.**

****All fields must be completed.****

Incomplete request forms will be returned to sender which may cause a delay in processing.

Date of Request: **July 30, 2014**

Please mark one: ☒ **Bill Request** or ☐ **Resolution Request**

1. Has your agency submitted this request in the last 12 months?

☐ **Yes** ☒ **No**

If yes, please explain:

2. Title: Approve 2015 Health Insurance Recommendations:

3. Requesting Agency: Office of Human Resources

4. Contact Person: *(with actual knowledge of proposed ordinance)*

- **Name:** Heather Britton
- **Phone:** 720-913-5699
- **Email:** heather.britton@denvergov.org

5. Contact Person: *(with actual knowledge of proposed ordinance who will present the item at Mayor-Council and who will be available for first and second reading, if necessary)*

- **Name:** Heather Britton
- **Phone:** 720-913-5699
- **Email:** heather.britton@denvergov.org

6. General description of proposed ordinance including contract scope of work if applicable:

2015 Health Insurance Recommendations – OHR respectfully requests the approval of the recommended 2015 changes to City and County of Denver benefit plans, listed below.

7. Is there any controversy surrounding this ordinance? (groups or individuals who may have concerns about it?)
Please explain.

None known

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	% 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

BY AUTHORITY

ORDINANCE NO. _____
SERIES OF 2014

COUNCIL BILL NO. _____
COMMITTEE OF REFERENCE:
GOVERNMENT AND FINANCE

A BILL

for an Ordinance approving a proposed purchase by the City and County of Denver ("City") of insurance coverage from: Kaiser Foundation Health Plan of Colorado; UnitedHealthCare Insurance Company; Denver Health Medical Plan, Inc.; Delta Dental of Colorado; Standard Insurance Company of Colorado, Inc.; Vision Service Plan Insurance Company.

WHEREAS, pursuant to Section 18-5(c), Denver Revised Municipal Code ("D.R.M.C."), the Office of Human Resources Director of Personnel has consulted with the employee health insurance committee and recommends to City Council the following employee benefit changes to the insurance policies and agreements between the City and entities set forth below.

WHEREAS, pursuant to Section 18-5(c), D.R.M.C., City Council may accept, reject or modify any benefit recommendations made by the Director.

NOW, THEREFORE, BE IT ENACTED BY THE COUNCIL OF THE CITY AND COUNTY OF DENVER:

Section 1. The proposed purchase of insurance coverage by the City from **Kaiser Foundation Health Plan of Colorado**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 2. The proposed purchase of insurance coverage by the City from **UnitedHealthCare Insurance Company**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 3. The proposed purchase of insurance coverage by the City from **Denver Health Medical Plan, Inc.**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 4. The proposed purchase of dental insurance coverage by the City from **Delta Dental of Colorado**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 5. The proposed purchase of insurance coverage for basic life, accidental death and dismemberment, and long term disability insurance by the City from **Standard Insurance Company of Colorado, Inc.**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 6. The proposed purchase of insurance coverage for supplemental vision insurance by the City from **Vision Service Plan Insurance Company**, in the words and figures contained and set forth in the 2015 Rate Sheets and plan descriptions presented at Committee attached hereto, is hereby approved.

Section 7. The Office of Human Resources Director of Personnel, and the Human Resources Director of the Denver Police Department are hereby authorized to perform all of the duties and undertake all of the responsibilities needed to effectuate the insurance policies and agreements between the City and entities set forth above in this ordinance, as contemplated by and consistent with this ordinance.

COMMITTEE APPROVAL: _____, 2014

MAYOR-COUNCIL DATE: _____, 2014

PASSED BY THE COUNCIL: _____, 2014

_____ - PRESIDENT

APPROVED: _____ - MAYOR _____, 2014

ATTEST: _____ - CLERK AND RECORDER,
EX-OFFICIO CLERK OF THE
CITY AND COUNTY OF DENVER

NOTICE PUBLISHED IN THE DAILY JOURNAL: _____, 2014; _____, 2014

PREPARED BY: Robert McDermott - ASSISTANT CITY ATTORNEY – _____, 2014

Pursuant to section 13-12, D.R.M.C., this proposed ordinance has been reviewed by the office of the City Attorney. We find no irregularity as to form, and have no legal objection to the proposed ordinance. The proposed ordinance is submitted to the City Council for approval pursuant to §3.2.6 of the Charter.

D. Scott Martinez, City Attorney for the City and County of Denver

BY: _____, Assistant City Attorney DATE: _____, 2014