

**2015 MEDICAL, DENTAL and VISION RATES
CAREER SERVICE EMPLOYEES, CITY AND COUNTY OF DENVER**

Carrier	Employee Only						Employee plus Child						Family								
	Total Monthly Cost	Monthly City Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Employee Cost	Total Monthly Cost	Monthly City Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Employee Cost	Total Monthly Cost	Monthly City Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Employee Cost			
Medical	Kaiser	\$543.68	\$407.76	\$203.88	\$135.92	\$67.96	\$1,087.37	\$761.16	\$380.58	\$326.21	\$163.11	\$1,739.79	\$1,130.86	\$565.43	\$608.93	\$304.46	\$1,280.62	\$1,088.53	\$544.26	\$192.09	\$96.05
	Kaiser DHMO	\$400.19	\$380.18	\$190.09	\$20.01	\$10.00	\$800.39	\$720.35	\$360.18	\$80.04	\$40.02	\$1,655.65	\$1,076.17	\$538.09	\$579.48	\$289.74	\$1,161.48	\$987.26	\$493.63	\$174.22	\$87.11
	DHMP HMO	\$572.88	\$429.66	\$214.83	\$143.22	\$71.61	\$649.59	\$648.17	\$324.08	\$277.79	\$138.89	\$2,808.31	\$1,825.40	\$912.70	\$982.91	\$491.45	\$2,042.82	\$1,736.40	\$868.20	\$306.42	\$153.21
	DHMP DHMO	\$401.89	\$381.80	\$190.90	\$20.09	\$10.05	\$1,754.93	\$1,228.45	\$614.23	\$526.48	\$263.24	\$105.68	\$79.26	\$39.63	\$26.42	\$13.21	\$140.91	\$79.26	\$39.63	\$61.65	\$30.83
	United HMO	\$877.44	\$658.08	\$329.04	\$219.36	\$109.68	\$1,276.58	\$1,148.92	\$574.46	\$127.66	\$63.83	\$62.54	\$47.50	\$23.75	\$11.87	\$5.94	\$79.16	\$47.50	\$23.75	\$31.66	\$15.83
United Navigate	\$638.27	\$606.36	\$303.18	\$31.91	\$15.96	\$1,404.21	\$1,228.68	\$614.34	\$175.53	\$87.76	\$9.33	\$0.00	\$0.00	\$9.33	\$0.00	\$17.05	\$0.00	\$0.00	\$17.05	\$0.00	
Dental	PPO, Low #6026	\$29.69	\$25.24	\$12.62	\$4.45	\$2.23	\$65.90	\$51.07	\$25.54	\$14.83	\$7.41	\$87.87	\$51.07	\$25.54	\$36.80	\$18.40	\$69.42	\$51.07	\$25.54	\$18.35	\$9.17
	PPO, High #6793	\$39.58	\$25.24	\$12.62	\$14.34	\$7.17	\$10.12	\$0.00	\$10.12	\$0.00	\$0.00	\$10.12	\$0.00	\$10.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Delta EPO #6791	\$31.27	\$25.24	\$12.62	\$6.03	\$3.02	\$10.12	\$0.00	\$10.12	\$0.00	\$0.00	\$10.12	\$0.00	\$10.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
VSP Vision	\$4.97	\$0.00	\$0.00	\$4.97	\$0.00	\$4.97	\$0.00	\$0.00	\$4.97	\$0.00	\$4.97	\$0.00	\$0.00	\$4.97	\$0.00	\$4.97	\$0.00	\$0.00	\$4.97	\$0.00	

**2016 MEDICAL, DENTAL and VISION RATES
CAREER SERVICE EMPLOYEES, CITY AND COUNTY OF DENVER**

Carrier	Status	Employee Only						Employee plus Spouse						Employee plus Child						Family									
		Total Monthly Cost	Monthly City Cost	Monthly Employee Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Total Monthly Cost	Monthly City Cost	Monthly Employee Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Total Monthly Cost	Monthly City Cost	Monthly Employee Cost	Biweekly Employee Cost	Monthly Employee Cost	Biweekly Employee Cost	Total Monthly Cost	Monthly City Cost	Monthly Employee Cost	Biweekly Employee Cost						
Medical	Kaiser Full-time	\$454.00	\$385.90	\$192.95	\$68.10	\$34.05	\$998.80	\$774.07	\$387.04	\$224.73	\$112.37	\$908.00	\$726.40	\$363.20	\$181.60	\$90.80	\$1,452.80	\$1,089.60	\$544.80	\$363.20	\$181.60	\$90.80	\$1,452.80	\$1,089.60	\$544.80	\$363.20	\$181.60	\$90.80	
	DHMO Half-time	\$454.00	\$192.95	\$96.48	\$261.05	\$130.53	\$998.80	\$387.04	\$193.52	\$611.77	\$305.88	\$908.00	\$363.20	\$181.60	\$544.80	\$272.40	\$1,452.80	\$544.80	\$272.40	\$908.00	\$544.80	\$272.40	\$1,452.80	\$544.80	\$272.40	\$908.00	\$544.80	\$272.40	
	Kaiser Full-time	\$366.19	\$347.88	\$173.94	\$18.31	\$9.15	\$805.61	\$704.91	\$352.45	\$100.70	\$50.35	\$732.37	\$659.13	\$329.57	\$73.24	\$36.62	\$1,171.80	\$996.03	\$498.02	\$175.77	\$87.89	\$36.62	\$1,171.80	\$996.03	\$498.02	\$175.77	\$87.89	\$36.62	
	HDHP Half-time	\$366.19	\$173.94	\$86.97	\$192.25	\$96.12	\$805.61	\$352.45	\$176.23	\$453.16	\$226.58	\$732.37	\$329.57	\$164.78	\$402.80	\$201.40	\$1,171.80	\$498.02	\$249.01	\$673.79	\$336.89	\$201.40	\$1,171.80	\$498.02	\$249.01	\$673.79	\$336.89	\$201.40	
	DHMP Full-time	\$563.44	\$478.92	\$239.46	\$84.52	\$42.26	\$1,239.58	\$960.67	\$480.34	\$278.91	\$139.45	\$1,126.89	\$901.51	\$450.76	\$225.38	\$112.69	\$1,803.02	\$1,352.27	\$676.13	\$450.76	\$225.38	\$112.69	\$1,803.02	\$1,352.27	\$676.13	\$450.76	\$225.38	\$112.69	
	DHMO Half-time	\$563.44	\$239.46	\$119.73	\$323.98	\$161.99	\$1,239.58	\$480.34	\$240.17	\$759.24	\$379.62	\$1,126.89	\$450.76	\$225.38	\$676.13	\$338.07	\$1,803.02	\$676.13	\$338.07	\$1,126.89	\$338.07	\$338.07	\$1,803.02	\$676.13	\$338.07	\$1,126.89	\$338.07	\$338.07	\$1,126.89
	DHMP Full-time	\$450.01	\$427.51	\$213.75	\$22.50	\$11.25	\$990.03	\$866.28	\$433.14	\$123.75	\$61.88	\$900.02	\$810.02	\$405.01	\$90.00	\$45.00	\$1,440.04	\$1,224.03	\$612.02	\$216.01	\$108.00	\$45.00	\$1,440.04	\$1,224.03	\$612.02	\$216.01	\$108.00	\$45.00	
	HDHP Half-time	\$450.01	\$213.75	\$106.88	\$236.26	\$118.13	\$990.03	\$433.14	\$216.57	\$556.89	\$278.45	\$900.02	\$405.01	\$202.50	\$495.01	\$247.51	\$1,440.04	\$612.02	\$306.01	\$828.02	\$414.01	\$247.51	\$1,440.04	\$612.02	\$306.01	\$828.02	\$414.01	\$247.51	
	United Full-time	\$638.27	\$542.53	\$271.26	\$95.74	\$47.87	\$1,404.21	\$1,088.26	\$544.13	\$315.95	\$157.97	\$1,276.58	\$1,021.26	\$510.63	\$255.32	\$127.66	\$2,042.82	\$1,532.12	\$766.06	\$510.71	\$255.35	\$127.66	\$2,042.82	\$1,532.12	\$766.06	\$510.71	\$255.35	\$127.66	
	Navigate Half-time	\$638.27	\$271.26	\$135.63	\$367.01	\$183.50	\$1,404.21	\$544.13	\$272.07	\$860.08	\$430.04	\$1,276.58	\$510.63	\$255.32	\$765.95	\$382.97	\$2,042.82	\$766.06	\$383.03	\$1,276.76	\$382.97	\$382.97	\$2,042.82	\$766.06	\$383.03	\$1,276.76	\$382.97	\$382.97	
	United Full-time	\$600.35	\$570.33	\$285.17	\$30.02	\$15.01	\$1,320.80	\$1,155.70	\$577.85	\$165.10	\$82.55	\$1,200.73	\$1,080.66	\$540.33	\$120.07	\$60.04	\$1,921.12	\$1,632.95	\$816.48	\$288.17	\$144.08	\$60.04	\$1,921.12	\$1,632.95	\$816.48	\$288.17	\$144.08	\$60.04	
	HDHP Half-time	\$600.35	\$285.17	\$142.58	\$315.18	\$157.59	\$1,320.80	\$577.85	\$288.93	\$742.95	\$371.48	\$1,200.73	\$540.33	\$270.16	\$660.40	\$330.20	\$1,921.12	\$816.48	\$408.24	\$1,104.64	\$330.20	\$330.20	\$1,921.12	\$816.48	\$408.24	\$1,104.64	\$330.20	\$330.20	
Dental	PPO Low Full-time	\$29.69	\$25.24	\$12.62	\$4.45	\$2.23	\$65.90	\$51.07	\$25.54	\$14.83	\$7.41	\$59.37	\$47.50	\$23.75	\$11.87	\$5.94	\$105.68	\$79.26	\$39.63	\$26.42	\$13.21	\$105.68	\$79.26	\$39.63	\$26.42	\$13.21	\$13.21		
	#6026 Half-time	\$29.69	\$12.62	\$6.31	\$17.07	\$8.54	\$65.90	\$25.54	\$12.77	\$40.36	\$20.18	\$59.37	\$23.75	\$11.87	\$5.94	\$105.68	\$39.63	\$19.82	\$66.05	\$33.03	\$5.94	\$105.68	\$39.63	\$19.82	\$66.05	\$33.03	\$33.03		
	PPO High Full-time	\$39.58	\$25.24	\$12.62	\$14.34	\$7.17	\$87.87	\$51.07	\$25.54	\$36.80	\$18.40	\$79.16	\$47.50	\$23.75	\$11.87	\$5.94	\$140.91	\$79.26	\$39.63	\$61.65	\$30.83	\$5.94	\$140.91	\$79.26	\$39.63	\$61.65	\$30.83	\$30.83	
#6793 Half-time	\$39.58	\$12.62	\$6.31	\$26.96	\$13.48	\$87.87	\$25.54	\$12.77	\$62.33	\$31.17	\$79.16	\$23.75	\$11.87	\$5.94	\$140.91	\$39.63	\$19.82	\$101.28	\$50.64	\$5.94	\$140.91	\$39.63	\$19.82	\$101.28	\$50.64	\$50.64			
Delta EPO Full-time	\$31.27	\$25.24	\$12.62	\$6.03	\$3.02	\$69.42	\$51.07	\$25.54	\$18.35	\$9.17	\$62.54	\$47.50	\$23.75	\$15.04	\$7.52	\$111.32	\$79.26	\$39.63	\$32.06	\$16.03	\$7.52	\$111.32	\$79.26	\$39.63	\$32.06	\$16.03	\$16.03		
#6791 Half-time	\$31.27	\$12.62	\$6.31	\$18.65	\$9.33	\$69.42	\$25.54	\$12.77	\$43.88	\$21.94	\$62.54	\$23.75	\$11.87	\$5.94	\$19.40	\$111.32	\$39.63	\$19.82	\$71.69	\$35.85	\$5.94	\$111.32	\$39.63	\$19.82	\$71.69	\$35.85	\$35.85		
VSP Vision		\$4.97	\$0.00	\$4.97			\$10.12	\$0.00	\$10.12		\$9.33	\$0.00	\$9.33			\$17.05	\$0.00	\$17.05			\$17.05	\$0.00	\$17.05						

**2015 MEDICAL, DENTAL, VISION AND SHORT-TERM DISABILITY RATES
CAREER SERVICE EMPLOYEES, CITY AND COUNTY OF DENVER**

Carrier	Status	Employee Only						Employee plus Spouse						Employee plus Child						Family									
		Total			Monthly			Total			Monthly			Total			Monthly			Total			Monthly						
		Flat rate	Monthly Cost	Biweekly Cost	Employee Cost	City Cost	Biweekly Employee Cost	Flat rate	Monthly Cost	Biweekly Cost	Employee Cost	City Cost	Biweekly Employee Cost	Flat rate	Monthly Cost	Biweekly Cost	Employee Cost	City Cost	Biweekly Employee Cost	Flat rate	Monthly Cost	Biweekly Cost	Employee Cost	City Cost	Biweekly Employee Cost				
Medical	Kaiser	Full-time	\$454.00	\$340.50	\$170.25	\$113.50	\$56.75	\$998.80	\$674.19	\$337.10	\$324.61	\$162.31	\$908.00	\$635.60	\$317.80	\$272.40	\$136.20	\$1,452.80	\$944.32	\$472.16	\$508.48	\$254.24	\$1,452.80	\$944.32	\$472.16	\$508.48	\$254.24		
		Half-time	\$454.00	\$170.25	\$85.13	\$283.75	\$141.88	\$998.80	\$337.10	\$168.55	\$661.71	\$330.85	\$908.00	\$317.80	\$158.90	\$590.20	\$295.10	\$1,452.80	\$472.16	\$236.08	\$980.64	\$490.32	\$1,452.80	\$472.16	\$236.08	\$980.64	\$490.32		
	Kaiser DHMO	Full-time	\$366.19	\$347.88	\$173.94	\$18.31	\$9.15	\$805.61	\$704.91	\$352.45	\$100.70	\$50.35	\$732.37	\$659.13	\$329.57	\$73.24	\$36.62	\$1,171.80	\$996.03	\$498.02	\$175.77	\$87.89	\$1,171.80	\$996.03	\$498.02	\$175.77	\$87.89		
		Half-time	\$366.19	\$173.94	\$86.97	\$192.25	\$96.12	\$805.61	\$352.45	\$176.23	\$453.16	\$226.58	\$732.37	\$329.57	\$164.78	\$402.80	\$201.40	\$1,171.80	\$498.02	\$249.01	\$673.79	\$336.89	\$1,171.80	\$498.02	\$249.01	\$673.79	\$336.89		
	DH HMO	Full-time	AM21	\$563.44	\$422.58	\$211.29	\$140.86	\$70.43	\$1,239.58	\$836.72	\$418.36	\$402.86	\$201.43	\$1,126.89	\$788.82	\$394.41	\$338.07	\$169.03	\$1,803.02	\$1,171.96	\$585.98	\$631.06	\$375.53	\$1,803.02	\$1,171.96	\$585.98	\$631.06	\$375.53	
			BM21	\$563.44	\$211.29	\$105.65	\$352.15	\$176.08	\$1,239.58	\$418.36	\$209.18	\$821.22	\$410.61	\$1,126.89	\$394.41	\$197.21	\$732.48	\$366.24	\$1,803.02	\$585.98	\$292.99	\$1,217.04	\$608.52	\$1,803.02	\$585.98	\$292.99	\$1,217.04	\$608.52	
		DH DHMO	Full-time	\$450.01	\$427.51	\$213.75	\$22.50	\$11.25	\$990.03	\$866.28	\$433.14	\$123.75	\$61.88	\$900.02	\$810.02	\$405.01	\$90.00	\$45.00	\$1,440.04	\$1,224.03	\$612.02	\$216.01	\$108.00	\$1,440.04	\$1,224.03	\$612.02	\$216.01	\$108.00	
			Half-time	\$450.01	\$213.75	\$106.88	\$236.26	\$118.13	\$990.03	\$433.14	\$216.57	\$556.89	\$278.45	\$900.02	\$405.01	\$202.50	\$495.01	\$247.51	\$1,440.04	\$612.02	\$306.01	\$828.02	\$414.01	\$1,440.04	\$612.02	\$306.01	\$828.02	\$414.01	
		United HMO	Full-time	AM61	\$638.27	\$478.70	\$239.35	\$159.57	\$79.78	\$1,404.21	\$947.84	\$473.92	\$456.37	\$228.18	\$1,276.58	\$893.61	\$446.80	\$382.97	\$191.49	\$2,042.82	\$1,327.83	\$663.92	\$714.99	\$357.49	\$2,042.82	\$1,327.83	\$663.92	\$714.99	\$357.49
				BM61	\$638.27	\$239.35	\$119.68	\$398.92	\$199.46	\$1,404.21	\$473.92	\$236.96	\$930.29	\$465.14	\$1,276.58	\$446.80	\$223.40	\$829.78	\$414.89	\$2,042.82	\$663.92	\$331.96	\$1,378.90	\$689.45	\$2,042.82	\$663.92	\$331.96	\$1,378.90	\$689.45
			Half-time	AM41	\$600.35	\$570.33	\$285.17	\$30.02	\$15.01	\$1,320.80	\$1,155.70	\$577.85	\$165.10	\$82.55	\$1,200.73	\$1,080.66	\$540.33	\$120.07	\$60.04	\$1,921.12	\$1,632.95	\$816.48	\$288.17	\$144.08	\$1,921.12	\$1,632.95	\$816.48	\$288.17	\$144.08
				BM41	\$600.35	\$285.17	\$142.58	\$315.18	\$157.59	\$1,320.80	\$577.85	\$288.93	\$742.95	\$371.48	\$1,200.73	\$540.33	\$270.16	\$660.40	\$330.20	\$1,921.12	\$816.48	\$408.24	\$1,104.84	\$552.32	\$1,921.12	\$816.48	\$408.24	\$1,104.84	\$552.32
Dental		PPO, Low #6026	Full-time	\$29.69	\$25.24	\$12.62	\$4.45	\$2.23	\$65.90	\$51.07	\$25.54	\$14.83	\$7.41	\$59.37	\$47.50	\$23.75	\$11.87	\$5.94	\$105.68	\$79.26	\$39.63	\$26.42	\$13.21	\$105.68	\$79.26	\$39.63	\$26.42	\$13.21	
			Half-time	\$29.69	\$12.62	\$6.31	\$17.07	\$8.54	\$65.90	\$25.54	\$12.77	\$40.36	\$20.18	\$59.37	\$23.75	\$11.87	\$5.94	\$105.68	\$39.63	\$19.82	\$66.05	\$33.03	\$105.68	\$39.63	\$19.82	\$66.05	\$33.03		
	PPO, High #6793	Full-time	\$39.58	\$25.24	\$12.62	\$14.34	\$7.17	\$87.87	\$51.07	\$25.54	\$36.80	\$18.40	\$79.16	\$47.50	\$23.75	\$11.87	\$5.94	\$140.91	\$79.26	\$39.63	\$61.65	\$30.83	\$140.91	\$79.26	\$39.63	\$61.65	\$30.83		
		Half-time	\$39.58	\$12.62	\$6.31	\$26.96	\$13.48	\$87.87	\$25.54	\$12.77	\$62.33	\$31.17	\$79.16	\$23.75	\$11.87	\$5.94	\$140.91	\$39.63	\$19.82	\$101.28	\$50.64	\$140.91	\$39.63	\$19.82	\$101.28	\$50.64			
	Delta EPO #6791	Full-time	\$31.27	\$25.24	\$12.62	\$6.03	\$3.02	\$69.42	\$51.07	\$25.54	\$18.35	\$9.17	\$62.54	\$47.50	\$23.75	\$11.87	\$5.94	\$111.32	\$79.26	\$39.63	\$32.06	\$16.03	\$111.32	\$79.26	\$39.63	\$32.06	\$16.03		
		Half-time	\$31.27	\$12.62	\$6.31	\$18.65	\$9.33	\$69.42	\$25.54	\$12.77	\$43.88	\$21.94	\$62.54	\$23.75	\$11.87	\$5.94	\$111.32	\$39.63	\$19.82	\$71.69	\$35.85	\$111.32	\$39.63	\$19.82	\$71.69	\$35.85			
VSP Vision		\$4.97	\$0.00	\$0.00	\$4.97	\$0.00	\$4.97	\$0.00	\$0.00	\$10.12	\$0.00	\$4.97	\$0.00	\$0.00	\$0.00	\$0.00	\$17.05	\$0.00	\$0.00	\$17.05	\$0.00	\$17.05	\$0.00	\$0.00	\$17.05	\$0.00			

SE Difference between Empl.Only - Empl.+Spouse									
Flat rate	Total Monthly Cost			SE ee Monthly Cost			Biweekly Employee Cost		
	Monthly	City	Cost	Monthly	City	Cost	Monthly	City	Cost
AS14	\$544.80	\$333.69	\$166.85	\$211.11	\$105.56				
BS14	\$544.80	\$166.85	\$83.42	\$377.96	\$188.98				
AS74	\$439.42	\$357.03	\$178.51	\$82.39	\$41.20				
BS74	\$439.42	\$178.51	\$89.26	\$260.91	\$130.45				
AS24	\$676.14	\$414.14	\$207.07	\$262.00	\$131.00				
BS24	\$676.14	\$207.07	\$103.53	\$469.07	\$234.54				
AS54	\$540.02	\$438.77	\$219.38	\$101.25	\$50.63				
BS54	\$540.02	\$219.38	\$109.69	\$320.64	\$160.32				
AS64	\$765.94	\$469.14	\$234.57	\$296.80	\$148.40				
BS64	\$765.94	\$234.57	\$117.28	\$531.37	\$265.69				
AS44	\$720.45	\$585.37	\$292.68	\$135.08	\$67.54				
BS44	\$720.45	\$292.68	\$146.34	\$427.77	\$213.88				
AE34	\$36.21	\$25.84	\$12.92	\$10.37	\$5.19				
BE34	\$36.21	\$12.92	\$6.46	\$23.29	\$11.65				
AE24	\$48.29	\$25.84	\$12.92	\$22.45	\$11.23				
BE24	\$48.29	\$12.92	\$6.46	\$35.37	\$17.69				
AE14	\$38.15	\$25.84	\$12.92	\$12.31	\$6.16				
BE14	\$38.15	\$12.92	\$6.46	\$25.23	\$12.62				
VSE4	\$5.15			\$5.15					

SE Difference between Empl.Only - Family									
Flat rate	Total Monthly Cost			SE ee Monthly Cost			Biweekly Employee Cost		
	Monthly	City	Cost	Monthly	City	Cost	Monthly	City	Cost
AS15	\$998.80	\$603.82	\$301.91	\$394.98	\$197.49				
BS15	\$998.80	\$301.91	\$150.96	\$696.89	\$348.45				
AS75	\$805.61	\$648.15	\$324.07	\$157.46	\$78.73				
BS75	\$805.61	\$324.07	\$162.04	\$481.54	\$240.77				
AS25	\$1,239.58	\$749.38	\$374.69	\$490.20	\$245.10				
BS25	\$1,239.58	\$374.69	\$187.35	\$864.89	\$432.44				
AS55	\$990.03	\$796.52	\$398.26	\$193.51	\$96.75				
BS55	\$990.03	\$398.26	\$199.13	\$591.77	\$295.88				
AS65	\$1,404.55	\$849.13	\$424.57	\$555.42	\$277.71				
BS65	\$1,404.55	\$424.57	\$212.28	\$979.98	\$489.99				
AS45	\$1,320.77	\$1,062.62	\$531.31	\$258.15	\$129.08				
BS45	\$1,320.77	\$531.31	\$265.65	\$789.46	\$394.73				
AE35	\$75.99	\$54.02	\$27.01	\$21.97	\$10.98				
BE35	\$75.99	\$27.01	\$13.51	\$48.98	\$24.49				
AE25	\$101.33	\$54.02	\$27.01	\$47.31	\$23.65				
BE25	\$101.33	\$27.01	\$13.51	\$74.32	\$37.16				
AE15	\$80.05	\$54.02	\$27.01	\$26.03	\$13.01				
BE15	\$80.05	\$27.01	\$13.51	\$53.04	\$26.52				
VSE5	\$12.08			\$12.08					

SE Difference between Empl.+Child - Family									
Flat rate	Total Monthly Cost			SE ee Monthly Cost			Biweekly Employee Cost		
	Monthly	City	Cost	Monthly	City	Cost	Monthly	City	Cost
AS16	\$544.80	\$308.72	\$154.36	\$236.08	\$118.04				
BS16	\$544.80	\$154.36	\$77.18	\$390.44	\$195.22				
AS76	\$439.43	\$336.90	\$168.45	\$102.53	\$51.27				
BS76	\$439.43	\$168.45	\$84.22	\$270.98	\$135.49				
AS26	\$676.13	\$383.14	\$191.57	\$292.99	\$146.50				
BS26	\$676.13	\$191.57	\$95.79	\$484.56	\$242.28				
AS56	\$540.02	\$414.02	\$207.01	\$126.00	\$63.00				
BS56	\$540.02	\$207.01	\$103.50	\$333.01	\$166.51				
AS66	\$766.24	\$434.23	\$217.11	\$332.01	\$166.01				
BS66	\$766.24	\$217.11	\$108.56	\$549.13	\$274.56				
AS46	\$720.39	\$552.30	\$276.15	\$168.10	\$84.05				
BS46	\$720.39	\$276.15	\$138.07	\$444.24	\$222.12				
AE36	\$46.31	\$31.76	\$15.88	\$14.55	\$7.27				
BE36	\$46.31	\$15.88	\$7.94	\$30.43	\$15.21				
AE26	\$61.75	\$31.76	\$15.88	\$29.99	\$14.99				
BE26	\$61.75	\$15.88	\$7.94	\$45.87	\$22.93				
AE16	\$48.78	\$31.76	\$15.88	\$17.02	\$8.51				
BE16	\$48.78	\$15.88	\$7.94	\$32.90	\$16.45				
VSE6	\$7.72			\$7.72					

SE Difference between Employee Only - Empl.+SE's Children									
Flat rate	Total Monthly Cost			SE ee Monthly Cost			Biweekly Employee Cost		
	Monthly	City	Cost	Monthly	City	Cost	Monthly	City	Cost
AS17	\$454.00	\$295.10	\$147.55	\$158.90	\$79.45				
BS17	\$454.00	\$147.55	\$73.78	\$306.45	\$153.23				
AS77	\$366.18	\$311.25	\$155.63	\$54.93	\$27.46				
BS77	\$366.18	\$155.63	\$77.81	\$210.55	\$105.28				
AS27	\$563.45	\$366.24	\$183.12	\$197.21	\$98.60				
BS27	\$563.45	\$183.12	\$91.56	\$380.33	\$190.16				
AS57	\$450.01	\$382.51	\$191.25	\$67.50	\$33.75				
BS57	\$450.01	\$191.25	\$95.63	\$258.76	\$129.38				
AS67	\$638.31	\$414.90	\$207.45	\$223.41	\$111.70				
BS67	\$638.31	\$207.45	\$103.73	\$430.86	\$215.43				
AS47	\$600.38	\$510.32	\$255.16	\$90.06	\$45.03				
BS47	\$600.38	\$255.16	\$127.58	\$345.22	\$172.61				
AE37	\$29.68	\$22.26	\$11.13	\$7.42	\$3.71				
BE37	\$29.68	\$11.13	\$5.56	\$18.55	\$9.28				
AE27	\$39.58	\$22.26	\$11.13	\$17.32	\$8.66				
BE27	\$39.58	\$11.13	\$5.56	\$28.45	\$14.23				
AE17	\$31.27	\$22.26	\$11.13	\$9.01	\$4.51				
BE17	\$31.27	\$11.13	\$5.56	\$20.14	\$10.07				
VSE7	\$4.36			\$4.36					

Carrier		Status	
Carrier	Status	Carrier	Status
Kaiser (Group)	Full-time	Kaiser	Full-time
Kaiser	Half-time	Kaiser	Half-time
Denver Health	Full-time	Denver Health	Full-time
Denver Health	Half-time	Denver Health	Half-time
United HMO	Full-time	United HMO	Full-time
United HMO	Half-time	United HMO	Half-time
Delta EPO	Full-time	Delta EPO	Full-time
Delta EPO	Half-time	Delta EPO	Half-time
Delta DPO	Full-time	Delta DPO	Full-time
Delta DPO	Half-time	Delta DPO	Half-time
Delta DPO, Low	Full-time	Delta DPO, Low	Full-time
Delta DPO, Low	Half-time	Delta DPO, Low	Half-time
Vision		Vision	

2015 BILLING RATES CITY AND COUNTY OF DENVER, CAREER SERVICE EMPLOYEES

Carrier	Plan	Employee Only Monthly Cost	Employee plus Spouse Monthly Cost	Employee plus Children Monthly Cost	Family Monthly Cost	
Medical (10)	Kaiser					
	Kaiser DHMO	001	\$454.00	\$998.80	\$908.00	\$1,452.80
		013	\$366.19	\$805.61	\$732.37	\$1,171.80
	Denver Health HMO	002	\$563.44	\$1,239.58	\$1,126.89	\$1,803.02
	Denver Health DHMO	015	\$450.01	\$990.03	\$900.02	\$1,440.04
	United HMO	006	\$638.27	\$1,404.21	\$1,276.58	\$2,042.82
	004	\$600.35	\$1,320.80	\$1,200.73	\$1,921.12	
Dental (11)						
	Delta PPO, Low (6026)	003	\$29.69	\$65.90	\$59.37	\$105.68
	Delta PPO, High (6793)	002	\$39.58	\$87.87	\$79.16	\$140.91
	001	\$31.27	\$69.42	\$62.54	\$111.32	
Vision (14)						
			\$5.78	\$9.33	\$17.02	

**2015 COBRA RATES
CAREER SERVICE EMPLOYEES, CITY AND COUNTY OF DENVER**

Carrier	Employee Only		Employee plus Spouse		Employee plus Children		Family	
	Monthly Cost	Monthly COBRA Cost	Monthly Cost	Monthly COBRA Cost	Monthly Cost	Monthly COBRA Cost	Monthly Cost	Monthly COBRA Cost
Medical	\$454.00	\$463.08	\$998.80	\$1,018.78	\$908.00	\$926.16	\$1,452.80	\$1,481.86
	\$366.19	\$373.51	\$805.61	\$821.72	\$732.37	\$747.02	\$1,171.80	\$1,195.24
	\$563.44	\$574.71	\$1,239.58	\$1,264.37	\$1,126.89	\$1,149.43	\$1,803.02	\$1,839.08
	\$450.01	\$459.01	\$990.03	\$1,009.83	\$900.02	\$918.02	\$1,440.04	\$1,468.84
	\$638.27	\$651.04	\$1,404.21	\$1,432.29	\$1,276.58	\$1,302.11	\$2,042.82	\$2,083.68
United Navigate	\$600.35	\$612.36	\$1,320.80	\$1,347.22	\$1,200.73	\$1,224.74	\$1,921.12	\$1,959.54
Dental	\$29.69	\$30.28	\$65.90	\$67.22	\$59.37	\$60.56	\$105.68	\$107.79
	\$39.58	\$40.37	\$87.87	\$89.63	\$79.16	\$80.74	\$140.91	\$143.73
	\$31.27	\$31.90	\$69.42	\$70.81	\$62.54	\$63.79	\$111.32	\$113.55
VSP Vision	\$4.97	\$5.07	\$10.12	\$10.32	\$9.33	\$9.52	\$17.05	\$17.39

Carrier	Employee				Spouse			
	Total	City % Contribution	City	Employee	Total	City % Contribution	City	Employee
Kaiser DHMO	\$454.00	85.0%	\$385.90	\$68.10	\$998.80	77.5%	\$774.07	\$224.73
Kaiser HDHP	\$366.19	95.0%	\$347.88	\$18.31	\$805.61	87.5%	\$704.91	\$100.70
DHMP DHMO	\$563.44	85.0%	\$478.92	\$84.52	\$1,239.58	77.5%	\$960.67	\$278.91
DHMP HDHP	\$450.01	95.0%	\$427.51	\$22.50	\$990.03	87.5%	\$866.28	\$123.75
United Navigate	\$638.27	85.0%	\$542.53	\$95.74	\$1,404.21	77.5%	\$1,088.26	\$315.95
United HDHP	\$600.35	95.0%	\$570.33	\$30.02	\$1,320.80	87.5%	\$1,155.70	\$165.10

Carrier	Employee			Employee plus Spouse			Employee plus Chi	
	City % Contribution	City	Employee n	City % Contribution	City	Employee	City % Contribution	City
Kaiser DHMO	85%	\$385.90	\$68.10	77.5%	\$774.07	\$224.73	80%	\$726.40
Kaiser HDHP	95%	\$347.88	\$18.31	87.5%	\$704.91	\$100.70	90%	\$659.13
DHMP DHMO	85%	\$478.92	\$84.52	77.5%	\$960.67	\$278.91	80%	\$901.51
DHMP HDHP	95%	\$427.51	\$22.50	87.5%	\$866.28	\$123.75	90%	\$810.02
United Navigate	85%	\$542.53	\$95.74	77.5%	\$1,088.26	\$315.95	80%	\$1,021.26
United HDHP	95%	\$570.33	\$30.02	87.5%	\$1,155.70	\$165.10	90%	\$1,080.66

Children				Family			
Total	City % Contribution	City	Employee	Total	City % Contribution	City	Employee
\$908.00	80.0%	\$726.40	\$181.60	\$1,452.80	75.0%	\$1,089.60	\$363.20
\$732.37	90.0%	\$659.13	\$73.24	\$1,171.80	85.0%	\$996.03	\$175.77
\$1,126.89	80.0%	\$901.51	\$225.38	\$1,803.02	75.0%	\$1,352.27	\$450.76
\$900.02	90.0%	\$810.02	\$90.00	\$1,440.04	85.0%	\$1,224.03	\$216.01
\$1,276.58	80.0%	\$1,021.26	\$255.32	\$2,042.82	75.0%	\$1,532.12	\$510.71
\$1,200.73	90.0%	\$1,080.66	\$120.07	\$1,921.12	85.0%	\$1,632.95	\$288.17

Id(ren)

Family

Employee	City % Contribution	City	Employee
\$181.60	75%	\$1,089.60	\$363.20
\$73.24	85%	\$996.03	\$175.77
\$225.38	75%	\$1,352.27	\$450.76
\$90.00	85%	\$1,224.03	\$216.01
\$255.32	75%	\$1,532.12	\$510.71
\$120.07	85%	\$1,632.95	\$288.17