

Denotes plan change

10-908

CCD Dental Plan Changes from 2010 to 2011

	2010 PPO Low and High Plan	2011 PPO Low and High Plan	2010-2010 EPO
Implants	50% - \$1000 lifetime maximum benefit	50% - \$1000 annual maximum benefit	Not a covered benefit
Night guards	Not a covered benefit	Covered as a Major Service	Not a covered benefit

CCD Medical Copay Changes from 2010 to 2011

	UHC HMO 2010	UHC HMO 2011	Kaiser 2010	Kaiser 2011	DHMP 2010	DHMP 2011 ²	UHC HDHP
Deductible	\$0	\$0	\$0	\$0	\$400	\$0	No plan changes from 2010 to 2011
Preventative	\$35	\$0	\$5	\$0	\$5	\$0	
Office Visit	\$35	\$35	\$20	\$30	\$20	\$35	
Specialist	\$50	\$60	\$35	\$50	\$35	\$50	
Prescription Drugs	\$15/\$45/\$60	\$15/45/60	\$15/25	\$20/40/60 ¹	DH - Participating Pharmacy - \$4/5/15/20 \$15/25/45	DH - Participating Pharmacy - \$8/15/25/45 \$25/45/65	
Inpatient Hospital	\$1,000	\$1,000	\$300	\$600	\$300	\$1,000	
Outpatient Hospital	\$0	\$350	\$100	\$200	\$100	\$350	
Emergency Room	\$200	\$200	\$100	\$200	\$100	\$300	
Urgent Care	\$100	\$100	\$50	\$100	\$30 Plus Deductible	\$100	
Vision exam	Covered	Covered	Covered	Covered	Covered	Not Covered	
MRI/CAT/CT	\$0	\$100	\$100	\$100	\$50	\$200	

¹For 2011, Kaiser is implementing a new copay structure for prescriptions. Generic will increase from \$15 to \$20, Brand will increase from \$25 to \$40 and there will be a new tier for non-formulary drugs at \$60.

² Denver Health has two levels for prescriptions. If members fill their prescription at Denver Health they pay \$8 for certain maintenance medications and \$15/\$25/\$45 for generic, brand and non-formulary, respectively. They will pay \$25/\$45/\$65 for generic, brand and non-formulary, respectively outside of Denver Health, at a participating pharmacy.

CCD Life Insurance Changes from 2010 to 2011

	2010 City Cost	2011 City Cost
Sheriff Basic Life	.16/\$1000	.18/\$1000
CSA Basic Life	.15/\$1000	.17/\$1000

2010-2011 CSA Monthly Dental Premium Compare

2010 Rates

	City		Employee	
	Monthly Total	Monthly Cost	Monthly Cost	Monthly Cost
	CSA EPO			
Employee	\$20.37	\$19.35	\$1.02	
Ee + spouse	\$44.82	\$40.34	\$4.48	
Ee + child(ren)	\$40.79	\$36.71	\$4.08	
Family	\$65.17	\$55.39	\$9.78	
	CSA DPO low			
Employee	\$27.47	\$19.35	\$8.12	
Ee + spouse	\$60.59	\$40.34	\$20.25	
Ee + child(ren)	\$54.52	\$36.71	\$17.81	
Family	\$96.88	\$55.39	\$41.49	
	CSA DPO High			
Employee	\$35.34	\$19.35	\$15.99	
Ee + spouse	\$78.48	\$40.34	\$38.14	
Ee + child(ren)	\$71.31	\$36.71	\$34.60	
Family	\$125.74	\$55.39	\$70.35	

2011 Rates

	City		Employee	
	Monthly Total	Monthly Cost	Monthly Cost	Monthly Cost
	CSA EPO			
Employee	\$21.39	\$20.32	\$1.07	
Ee + spouse	\$47.06	\$42.35	\$4.71	
Ee + child(ren)	\$42.83	\$38.55	\$4.28	
Family	\$68.43	\$58.16	\$10.26	
	CSA DPO low			
Employee	\$28.84	\$20.32	\$8.52	
Ee + spouse	\$63.62	\$42.35	\$21.26	
Ee + child(ren)	\$57.25	\$38.55	\$18.70	
Family	\$101.72	\$58.16	\$43.56	
	CSA DPO High			
Employee	\$37.11	\$20.32	\$16.79	
Ee + spouse	\$82.40	\$42.35	\$40.05	
Ee + child(ren)	\$74.88	\$38.55	\$36.33	
Family	\$132.03	\$58.16	\$73.86	

Change 2010-2011

	City Monthly \$ Increase		Employee Monthly \$ Increase	
		CSA EPO		
Employee	\$0.97		\$0.05	
Ee + spouse	\$2.02		\$0.22	
Ee + child(ren)	\$1.84		\$0.20	
Family	\$2.77		\$0.49	
	CSA DPO low			
Employee	\$0.97		\$0.41	
Ee + spouse	\$2.02		\$1.01	
Ee + child(ren)	\$1.84		\$0.89	
Family	\$2.77		\$2.07	
	CSA DPO High			
Employee	\$0.97		\$0.80	
Ee + spouse	\$2.02		\$1.91	
Ee + child(ren)	\$1.84		\$1.73	
Family	\$2.77		\$3.52	

2010-2011 CSA Monthly Medical Premium Compare

2010 Rates			
	City	Employee	
Monthly	Monthly	Monthly	
Total	Cost	Cost	
United Healthcare HMO			
Employee	\$611.43	\$519.72	\$91.71
Ee + spouse	\$1,345.16	\$1,042.50	\$302.66
Ee + child(ren)	\$1,222.90	\$978.32	\$244.58
Family	\$1,956.62	\$1,467.47	\$489.16
United Healthcare HDHP			
Employee	\$378.94	\$322.10	\$56.84
Ee + spouse	\$833.66	\$646.09	\$187.57
Ee + child(ren)	\$757.88	\$606.30	\$151.58
Family	\$1,212.60	\$909.45	\$303.15
KAISER			
Employee	\$404.98	\$344.23	\$60.75
Ee + spouse	\$890.97	\$690.50	\$200.47
Ee + child(ren)	\$809.97	\$647.98	\$161.99
Family	\$1,295.95	\$971.96	\$323.99
DENVER HEALTH			
Employee	\$438.09	\$372.38	\$65.71
Ee + spouse	\$913.09	\$707.64	\$205.45
Ee + child(ren)	\$708.09	\$566.47	\$141.62
Family	\$1,266.09	\$949.57	\$316.52

2011 Rates			
	City	Employee	
Monthly	Monthly	Monthly	
Total	Cost	Cost	
United Healthcare HMO			
Employee	\$659.54	\$560.61	\$98.93
Ee + spouse	\$1,448.61	\$1,122.67	\$325.94
Ee + child(ren)	\$1,317.12	\$1,053.70	\$263.42
Family	\$2,106.50	\$1,579.88	\$526.63
United Healthcare HDHP			
Employee	\$416.79	\$354.27	\$62.52
Ee + spouse	\$914.52	\$708.75	\$205.77
Ee + child(ren)	\$831.58	\$665.26	\$166.32
Family	\$1,329.31	\$996.98	\$332.33
KAISER			
Employee	\$435.73	\$370.37	\$65.36
Ee + spouse	\$956.20	\$741.06	\$215.15
Ee + child(ren)	\$869.45	\$695.56	\$173.89
Family	\$1,389.93	\$1,042.45	\$347.48
DENVER HEALTH			
Employee	\$479.01	\$407.16	\$71.85
Ee + spouse	\$992.42	\$769.13	\$223.29
Ee + child(ren)	\$770.84	\$616.67	\$154.17
Family	\$1,373.96	\$1,030.47	\$343.49

Change 2010-2011		
	City	Employee
Monthly \$	Monthly \$	Monthly \$
Increase	Increase	Increase
United Healthcare HMO		
Employee	\$40.89	\$7.22
Ee + spouse	\$80.17	\$23.28
Ee + child(ren)	\$75.38	\$18.84
Family	\$112.41	\$37.47
United Healthcare HDHP		
Employee	\$32.17	\$5.68
Ee + spouse	\$62.67	\$18.19
Ee + child(ren)	\$58.96	\$14.74
Family	\$87.53	\$29.18
KAISER		
Employee	\$26.14	\$4.61
Ee + spouse	\$50.55	\$14.68
Ee + child(ren)	\$47.58	\$11.90
Family	\$70.48	\$23.50
DENVER HEALTH		
Employee	\$34.78	\$6.14
Ee + spouse	\$61.48	\$17.85
Ee + child(ren)	\$50.20	\$12.55
Family	\$80.90	\$26.97