

2017 Career Service Medical Premiums

2016 Career Service Rates						2017 Career Service Rates with Proposed Increases From 2016				
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
Employee Only	Kaiser DHMO	\$454.00	15.0%	\$385.90	\$68.10	8.66%	\$493.32	15.0%	\$419.32	\$74.00
	Kaiser HDHP	\$366.19	5.0%	\$347.88	\$18.31	8.66%	\$397.90	5.0%	\$378.01	\$19.90
	Denver Health DHMO	\$563.44	15.0%	\$478.92	\$84.52	4.40%	\$588.23	15.0%	\$500.00	\$88.23
	Denver Health HDHP	\$450.01	5.0%	\$427.51	\$22.50	3.03%	\$463.65	5.0%	\$440.47	\$23.18
	UHC Navigate	\$638.27	15.0%	\$542.53	\$95.74	2.33%	\$653.13	15.0%	\$555.16	\$97.97
	UHC HDHP	\$600.35	5.0%	\$570.33	\$30.02	3.90%	\$623.76	5.0%	\$592.57	\$31.19
Employee + Spouse	Kaiser DHMO	\$998.80	22.5%	\$774.07	\$224.73	8.66%	\$1,085.30	22.5%	\$841.11	\$244.19
	Kaiser HDHP	\$805.61	12.5%	\$704.91	\$100.70	8.66%	\$875.38	12.5%	\$765.96	\$109.42
	Denver Health DHMO	\$1,239.58	22.5%	\$960.67	\$278.91	4.40%	\$1,294.12	22.5%	\$1,002.94	\$291.18
	Denver Health HDHP	\$990.03	12.5%	\$866.28	\$123.75	3.03%	\$1,020.03	12.5%	\$892.53	\$127.50
	UHC Navigate	\$1,404.21	22.5%	\$1,088.26	\$315.95	2.33%	\$1,436.90	22.5%	\$1,113.60	\$323.30
	UHC HDHP	\$1,320.80	12.5%	\$1,155.70	\$165.10	3.90%	\$1,372.30	12.5%	\$1,200.76	\$171.54
Employee + Child(ren)	Kaiser DHMO	\$908.00	20%	\$726.40	\$181.60	8.66%	\$986.63	20%	\$789.30	\$197.33
	Kaiser HDHP	\$732.37	10%	\$659.13	\$73.24	8.66%	\$795.80	10%	\$716.22	\$79.58
	Denver Health DHMO	\$1,126.89	20%	\$901.51	\$225.38	4.40%	\$1,176.47	20%	\$941.18	\$235.29
	Denver Health HDHP	\$900.02	10%	\$810.02	\$90.00	3.03%	\$927.30	10%	\$834.57	\$92.73
	UHC Navigate	\$1,276.58	20%	\$1,021.26	\$255.32	2.33%	\$1,306.30	20%	\$1,045.04	\$261.26
	UHC HDHP	\$1,200.73	10%	\$1,080.66	\$120.07	3.90%	\$1,247.55	10%	\$1,122.80	\$124.76
Family	Kaiser DHMO	\$1,452.80	25%	\$1,089.60	\$363.20	8.66%	\$1,578.61	25%	\$1,183.96	\$394.65
	Kaiser HDHP	\$1,171.80	15%	\$996.03	\$175.77	8.66%	\$1,273.28	15%	\$1,082.29	\$190.99
	Denver Health DHMO	\$1,803.02	25%	\$1,352.27	\$450.76	4.40%	\$1,882.35	25%	\$1,411.76	\$470.59
	Denver Health HDHP	\$1,440.04	15%	\$1,224.03	\$216.01	3.03%	\$1,483.69	15%	\$1,261.14	\$222.55
	UHC Navigate	\$2,042.82	25%	\$1,532.12	\$510.71	2.33%	\$2,090.38	25%	\$1,567.79	\$522.60
	UHC HDHP	\$1,921.12	15%	\$1,632.95	\$288.17	3.90%	\$1,996.03	15%	\$1,696.63	\$299.40

There are no change to the dental and vision rates from the 2016 plan year to the 2017 plan year.

Employee only Employee + Spouse Employee

Carrier	Proposed Increase	2016 Cost	2017 Cost	2016 Cost	2017 Cost	2016 Cost
Kaiser DHMO	8.66%	\$68.10	\$74.00	\$224.73	\$244.19	\$181.60
Kaiser HDHP	8.66%	\$18.31	\$19.90	\$100.70	\$109.42	\$73.24
Denver Health DHMO	4.40%	\$84.52	\$88.23	\$278.91	\$291.18	\$225.38
Denver Health HDHP	3.03%	\$22.50	\$23.18	\$123.75	\$127.50	\$90.00
UHC Navigate	2.33%	\$95.74	\$97.97	\$315.95	\$323.30	\$255.32
UHC HDHP	3.90%	\$30.02	\$31.19	\$165.10	\$171.54	\$120.07

+ Children

Family

2017 Cost	2016 Cost	2017 Cost
\$197.33	\$363.20	\$394.65
\$79.58	\$175.77	\$190.99
\$235.29	\$450.76	\$470.59
\$92.73	\$216.01	\$222.55
\$261.26	\$510.71	\$522.60
\$124.76	\$288.17	\$299.40

High-Deductible Health Plan (HDHP)

Plan overview

Bolded and Italic indicates a change in 2017

	Denver Health			Kaiser			United Health Care		
	In Network		Cofinity Network	No Out-of-Network coverage		Choice Network	Out-of-Network		
	Single	Family	Single	Family	Single	Family	Single	Family	
Preventive Visit	No cost to member								
Deductible	\$1,350	\$2,700	\$1,350	\$2,700	\$1,350	\$2,700	\$1,350	\$2,700	\$6,000
Coinsurance	10%	10%	20%	20%	20%	20%	20%	20%	20%
Out-of-Pocket Max	\$2,700	\$5,400	\$2,700	\$5,400	\$2,700	\$5,400	\$2,700	\$5,400	\$12,000
All Medical Services	<p>1. Member pays all non-preventive costs up to their deductible. Those with employee only coverage must meet the in network single deductible (\$1,350), those with dependents enrolled must meet the family deductible (\$2,700).</p> <p>2. After reaching the deductible, member pays a percentage of costs, or coinsurance. Note: Prescription costs below.</p> <p>3. All coinsurance, prescription copay and deductible expenses count toward the out-of-pocket maximum (OPM). Once the OPM is reached, insurance pays 100%. Those with employee only coverage must meet the in network single OPM (\$2,700), those with dependents enrolled must meet the family OPM (\$5,400).</p>								
Prescription Drugs	After Deductible:		After Deductible:		After Deductible:		After Deductible:		
Generic	\$10 copay		\$20 copay		<i>\$10 copay</i>		\$10 copay		Not Covered
Preferred Brand	\$15 copay		\$40 copay		<i>\$35 copay</i>		\$35 copay		
Non-Preferred	\$30 copay		\$60 copay		<i>\$60 copay</i>		\$60 copay		

Deductible HMO (DHMO)/Navigate

Plan overview

Bolded and Italic indicates a change in 2017

Summary of Covered Services	Denver Health DHMO	Kaiser DHMO	UHC Navigate
Preventive Visit	Single/Family Free	Single/Family Free	Single/Family Free
Deductible (Does not apply to Office visits and RX)	\$500 single/\$1500 family	\$500 single/\$1500 family	\$500 single/\$1500 family
Coinsurance (Does not apply to Office visits and RX)	20% after deductible	20% after deductible	20% after deductible + Per Occurrence Deductible
Out-of-Pocket Maximum (OPM) (copays, deductibles and coinsurance count toward OPM)	<i>\$3,000 single/\$6,000 Family</i>	\$3,000 single/\$6,000 Family	<i>\$3,000 single/\$6,000 Family</i>
Office Visits and Prescriptions	Member Pays Flat Copay based on service (no deductible)		
All Procedures, Hospitalizations and X-ray	<ol style="list-style-type: none"> 1. Member pays procedure and hospital costs up to their individual \$500 annual deductible. 2. Then member pays 20% coinsurance. 3. Member pays deductible and coinsurance up to their individual OPM. Once all coinsurance, copay and deductible expenses reach OPM, insurance pays 100%. 		
Lab	20% after deductible	No member cost	20% after deductible