



Travis County Commissioners Court

Work Session Agenda Request

Meeting Date: May 11, 2017

Agenda Language:

Receive update and discuss the following employee healthcare items for Fiscal Year 2018, effective October 1, 2017.

- A. Discuss FY 18 Health Benefit plan design changes.
- B. Discuss contribution levels for Travis County Employee Health Plan for FY 18.

Prepared By/Phone Number: Shannon M. Steele, Benefits Manager 854-6046
Elected/Appointed Official/Dept. Head: Tracey Calloway, Director of Human Resources Management
Commissioners Court Sponsor: Commissioner Margaret Gomez
Commissioner Jeff Travillion

Background/Summary of Request and Attachments:
See attached.

Staff Recommendations:
This item is for discussion only and action items will be presented to the Court at a later date.

Issues and Opportunities:
See attached.

Fiscal Impact and Source of Funding:
Employee Health Benefit Fund (8956)

Required Authorizations:
Shannon M. Steele, Benefits Manager
Tracey Calloway, Director of Human Resources



HRMD Human Resources Management

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Backup Memorandum

DATE: May 1, 2017

Revised May 9, 2017

TO: Members of the Commissioners Court

VIA: Tracey Calloway, Director of Human Resource Management

FROM: Shannon M. Steele, Benefits Manager *smS*

SUBJECT: Travis County Health and Wellness Program

Proposed Language:

Receive update and discuss the following employee healthcare items for Fiscal Year 2018 plan year, effective October 1, 2017.

- A. Discuss FY 18 Health Benefit plan design changes.
- B. Discuss contribution levels for Travis County Employee Health Plan for FY 18.

BACKGROUND/SUMMARY OF REQUEST AND ATTACHMENTS:

TRAVIS COUNTY EMPLOYEE BENEFIT PLAN FY 18 PLAN YEAR RENEWAL

In February 2017, United HealthCare (UHC) and Envision Rx presented HRMD benefits staff and managers throughout the County with the Health Plan Executive Report and Annual Review. This Executive Report provided an analysis of the prior plan year (FY16) costs, claims experience, plan trends and high dollar cost drivers.

With this information, Frost, our Benefits Consultants, worked with the HRMD benefits staff to collect additional information regarding the health plan costs. In March, Frost presented its initial rate projections to the Benefits Committee. If no plan changes or adjustments are made to the plans, Frost estimates an 11.2% increase for the health plan rates and premiums for FY 18.

This projection includes all administrative costs, which includes clinic operations, an 18% trend for the stop-loss premium, a 7.9% medical trend and 9.5% prescription trend on the paid claims from the most recent rolling 12 months of March 2016 – February 2017. The

cost increase is mainly driven by medical and prescription claim cost trend, higher than expected prescription drug costs, and in part by previous year high claim costs.

For FY 17, several UHC programs (Spine & Joint, Cancer Support, Real Appeal and Virtual Visits) were added to our medical plans. These programs are aimed at better outcomes for the patient with cost savings to the plan. At this point, it is too early to evaluate the impact of these programs to the plans. We will review results after a completion of a year.

The Benefits Committee, Planning and Budget Office and Human Resources Management Department have been working to decrease the premium costs while maintaining a comprehensive benefit plan for County employees, retirees and their covered dependents. Due to a high rate projection, significant changes to the plan structure and coverage levels are proposed. The Benefits Committee met several times with Frost to review several plan change scenarios and options. Along with the changes made in FY 16 and FY 17, the Committee agreed to continue with the direction of promoting health care consumerism and education of the participants, while ensuring the plans remained competitive with our peers and the marketplace.

With discussions in the past of eliminating the EPO plan as well as introducing a Consumer Driven Health Plan (CDHP) with a Health Savings Account (HSA), we designed the Consumer Choice Plan to move toward that goal. The Benefits Committee agreed to report to the Court regarding implementing a CDHP and HSA for FY 19. Extensive education and communication will be offered after approved by the Court.

With the following proposed plan changes, Frost reduced the expected trend of 11.2% for the FY 18 projected cost to 4.9% from all health plan contribution sources.

Proposed Health Benefit Plan Changes for FY18

1. Changes to the medical benefits on on EPO and PPO to include:
 - a. Increase calendar year deductibles,
 - b. Increase calendar out-of-pocket maximums, and
 - c. Increase some copay amounts

2. Changes to the prescription benefits on EPO and PPO plan to include:
 - a. Introduce \$50 calendar year deductible
 - b. Increase copay amounts for Tier 2 and Tier 3 medications, and

There will be no benefits changes to the Consumer Choice plan.

For additional details, please review Attachment 1 for the “Recommended FY18 Plan Design Changes”.

History of Plan Design Changes

Over the years there have been annual plan design changes that balance affordability and long-term viability of the plans. The summary below highlights the County contribution increases and plan changes.

FY	County Contribution	Employee Contribution	Summary of Changes
FY 09	0% increase	0% increase	Discussed eliminating EPO plan.

FY	County Contribution	Employee Contribution	Summary of Changes
			Increased ER copay, covered colonoscopies and diabetic supplies at 100%.
FY 10	0% increase	0% increase	None
FY 11	11% Employees 9% retirees (\$4.47 Million)	8% for Employees and Retirees	Increased office visit copays, hospital copays, ER copay, deductible, and pharmacy copay. Also excluded Nexium.
FY 12	0%	0%	Implemented pharmacy quantity limits, prior authorization and formulary on pharmacy. Change in PBM from Medco to Prescription Solutions (Optum Rx).
FY 13	5.68% Employees 4.5 % Retirees (\$3.55 Million)	4.63% Employees 4.8% Retirees	Increased deductible, hospital copays, and urgent care copays.
FY 14	5.94% Employees 6.02% Retirees (\$3.5 Million)	4.02% Employees 4.65% Retirees	Increased deductible, outpatient surgery copay (EPO), ER copay, and office visit copays. Decreased chiropractic office maximums and added coverage for TMJ.
FY 15	4.00% Employees 4.65% Retirees (\$2.6 Million)	5.54% Employees 4.09% Retirees	Increased out-of-pocket maximums, changed hospital coverage to deductible + coinsurance on PPO and CEPO plans, and matched mental health benefits to medical/surgical.
FY 16	8.88% (\$6.5 million)	8.88 %	Introduce Consumer Choice Plan, Blended PPO and CEPO plan with lower office visit copay, some copay changes on EPO, removal of Q4 carryover.
FY 17	4.0% (\$4.8 million)	4.0%	Reduce copay for UHC Premium Designated Specialists, Laparoscopic procedures same as Outpatient Surgery, Added UHC services and programs – Spine & Joint, Cancer Support, Real Appeal and Virtual Visits
Proposed FY 18	4.88% Emp 4.9% retirees (\$5.2 million)	4.9% employees 4.89% retirees	Increase deductibles, and out of pocket maximums for EPO and PPO, increase PPO office visit copays and EPO admission copay and ER copay for PPO and EPO. Increase Outpatient surgery copay for EPO. No plan changes to the Consumer Choice Plan.

County Contribution have increased on the average 5.7% annually over the past 5 years (FY13 - FY17).
Employee Contributions have increased on the average 5.4% annually over the past 5 years (FY13 - FY17).
Retiree Contributions have increased on the average 5.3% annually over the past 5 years (FY13 -FY17).

Proposed Health Plan Rates for Fiscal Year 18

Along with Frost, HRMD Benefits Staff presented the Benefits Committee with its analysis, the latest available actuary data, and several plan options. The Benefits Committee recognized that increased funding would be required from the County, employees, and retirees for the FY 18 health plan. The Committee recognized the limited availability of resources in FY 18 and the need to refine the plan to promote long-term stability.

The Benefits Committee discussed and weighed all of the various options carefully, which resulted in the recommendation below. The increase required has been reduced by the proposed plan changes to provide a balance between reasonable contribution costs, out of pocket expenses and preparation for HSA future consideration.

Benefit Committee Recommended Plan Changes and Shared Premium Increase

With the recommended benefit plan design changes, the increase in per employee per month (PEPM) contributions is as follows:

- County Contribution Increase of \$5.2 million is based on:
 - 4.88 % increase for Active employees
 - 4.90 % increase for Retirees under 65
 - 4.90 % increase for Retirees 65 and older
 - Plus retirees added to the plan during FY 18
- Employee Contribution Increase
 - 4.90 % rate increase paid by Active employees
 - 4.89 % rate increase paid by under 65 Retirees
 - 4.89 % rate increase paid by Retirees 65 and older

Making the plan design changes to the FY 18 benefits for the EPO and PPO plans would require a \$5.2 million increase to the County contribution and approximately a 4.9% increase in employee premiums. According to the Planning and Budget Office (PBO), the recommended County contribution increase is within the FY 18 budget parameters.

Current Plan with No Plan Changes and Shared Premium Increase

With no plan changes, the increase in per employee per month (PEPM) contributions is as follows:

- County Contribution total increase of \$9.5 million is based on 11.2%
- Employee and Retiree Contribution Increase of 11.2% overall

Without making any plan design changes to the FY 18 benefit levels for the EPO, PPO and Consumer Choice Plans, the Benefits Committee agreed that an overall 11.2% increase was too significant to be absorbed by the County, Employees and Retirees.

Health Plan Rate Recommendation

The Benefits Committee voted and recommends the plan changes and shared premium increases outlined in Attachment 1 to be presented to the Court. The Committee felt that this solution balances affordability for FY18, continues to address long-term cost considerations, continues on the path of continued education on consumerism, and allows for a strategy to introduce the HSA by leveraging retention in the Consumer Choice Plan.

Travis County Health Planning for Future Years

The expense and funding required for the Travis County Health Plans has increased 7 out of the last 10 years. Commissioners Court and staff have raised concerns in the past about the sustainability of the existing plan structure due to the increased expense and rising cost trend. Several measures over the last couple of years have slowed the ever-increasing trend, such as renegotiated rates for administrative services, a change in the Pharmacy Benefit Manager (PBM) and lower rates for stop-loss insurance. These efforts helped reduce and slow the trend but do not change the long-term outlook.

With plan design changes made the past few years, the County has moved in the direction of focusing on increasing engagement of the County's health plan participants. Benefits staff and the CARE Program continue to reach out to departments to educate employees and retirees about their benefits and resources available to them, as well as how to make better healthcare decisions through consumerism and engagement. We continue to assist participants with understanding plan changes including the impact on the individual participant. HRMD Benefits Staff created scenarios to compare the three plans from a medical and contribution standpoint. We will continue with the robust benefits education sessions throughout the year and not just during open enrollment.

In addition to these sessions, HRMD Benefits Staff will begin the planning process for future fiscal year health plan, which includes doing the following items.

- Currently in the RFP process for plan options available to Medicare eligible retirees. Other public sector groups have introduced or are already offering Medicare Advantage Plans, which may reduce the gaps in Medicare compared to the plans we currently offer. These plans may be a more cost effective option for retirees and the County, as well as a potential better offering for our retirees.
- HRMD Benefits staff will work with Frost on the next steps to develop a strategic plan for maintaining a comprehensive benefit plan for County employees, retirees and covered dependents while considering long-term cost increases and overall stability of the plans.
- Upon Court approval begin the RFP process, extensive communication and education effort, and implementation for FY19 of a Consumer Driven High Deductible Health Plan and an HSA.
- Continue education to participants about healthcare consumerism and reinforcing the Consumer Driven Health Plan (CDHP) concepts. Through electronic communication, face-to-face meetings, mail-outs and webinars staff will continue the education process throughout the year.
- Continue to explore additional benefit options for employees. Benefits Staff have already begun exploring opportunities for offering employees additional coverages such as voluntary accident coverage, hospital indemnity and increased employee discounts.
- Introduce key performance metrics related to Travis County Health Clinics and utilization as well as health plan population usage.
- Host a working session in July to provide an update on trends and usage for the Travis County Health Clinics.
- Increase employee outreach efforts for the Travis County Health Clinics, specifically due to no co-pays and employee affordability.
- Design an annual calendar of CARE Program events focused on checkups, a healthy outlook, regular exercise, and eating right.

Attachments:

- **Attachment 1** – Recommended FY 18 Plan Design Changes
- **Attachment 2** – Summary of Health Contribution Rates
- **Attachment 3** – Active Rate Changes – With Plan Design Changes
- **Attachment 4** – Under 65 Rate Changes - With Plan Design Changes
- **Attachment 5** – 65 and Over Retiree Rate Changes - With Plan Design Changes

STAFF RECOMMENDATIONS:

Action items will be presented to the Court following the Employee Hearing.

ISSUES AND OPPORTUNITIES:

Staff believes that employee education and engagement will continue to be critical to the success of the health plan program on an ongoing basis. If the employees respond and take ownership of programs through the County’s CARE program as well as with United Healthcare; collectively, plan participants can reduce the rate of future increases to the pharmacy and medical plan and empower participants to be good healthcare consumers.

HRMD benefits staff continues to monitor and follow the legislative process for the Patient Protection and Affordable Care Act (PPACA). Recommended plan design changes comply with the provisions in the Act.

FISCAL IMPACT AND SOURCE OF FUNDING:

The fiscal impact to the FY 18 budget of the proposed plan changes is \$5.2 million to the General Fund if approved by Commissioners Court. The Planning and Budget Office estimated a 5% increase in plan costs in budget parameters.

REQUIRED AUTHORIZATIONS:

Operations Management	Sherri Fleming
Human Resources Management	Shannon Steele
Human Resources Management	Tracey Calloway
Planning and Budget Office	Alan Miller
Planning and Budget Office	Travis Gatlin
Planning and Budget Office	Jessica Rio

Attachment 1

Recommended Benefit Plan Design

PPO Plan							
	Current Plan - 11.2% Change		4.9% Rate Change		Difference		
	Network	Non-Network	Network	Non-Network	Network	Non-Network	
CYD Deductible							
<i>Individual</i>	\$500	\$1,500	\$700	\$2,000	\$200	\$500	
<i>Family</i>	\$1,250	\$3,750	\$1,750	\$5,000	\$500	\$1,250	
Primary Care Copay	\$25	n/a	\$30	n/a	\$5	n/a	
Specialist Copay	\$40	n/a	\$45	n/a	\$5	n/a	
Plan Coinsurance	85%	60%	85%	60%	0%	0%	
Out of Pocket Maximum							
<i>Individual</i>	\$3,500	\$4,500	\$4,500	\$6,000	\$1,000	\$1,500	
<i>Family</i>	\$7,000	\$9,000	\$9,000	\$12,000	\$2,000	\$3,000	
Emergency Room Copay	\$200	\$200	\$300	\$300	\$100	\$100	
Urgent Care Copay	\$40	n/a	\$45	n/a	\$5	n/a	
Prescription Drug Copays	\$10/\$30/\$50		Deductible on Tiers II & III of \$50 single/\$125 family, then copays of \$10/35/\$55		\$50 +\$5 on Tier II & III		

EPO Plan							
	Current Plan - 11.2% Change		4.9% Rate Change		Difference		
	Network	Non-Network	Network	Non-Network	Network	Non-Network	
CYD Deductible							
<i>Individual</i>	\$500	n/a	\$600	n/a	\$100	n/a	
<i>Family</i>	n/a	n/a	n/a	n/a	n/a	n/a	
Primary Care Copay	\$35	n/a	\$35	n/a	\$0	n/a	
Specialist Copay	\$50	n/a	\$50	n/a	\$0	n/a	
Plan Coinsurance	100%	n/a	100%	n/a	0%	n/a	
Out of Pocket Maximum							
<i>Individual</i>	\$3,500	n/a	\$4,500	n/a	\$1,000	n/a	
<i>Family</i>	\$7,000	n/a	\$9,000	n/a	\$2,000	n/a	
Hospital Admission Copay	\$1,000	n/a	\$1,250	n/a	\$250	n/a	
Outpatient Surgery Copay	\$500	n/a	\$600	n/a	\$100	n/a	
Emergency Room Copay	\$200	n/a	\$300	n/a	\$100	n/a	
Urgent Care Copay	\$50	n/a	\$50	n/a	\$0	n/a	
Prescription Drug Copays	\$10/\$30/\$50		Deductible on Tiers II & III of \$50 single/\$125 family, then copays of \$10/35/\$55		\$50 +\$5 on Tier II & III		

Consumer Choice Plan					
	Current Plan - 11.2% Change		4.9% Rate Change		
	Network	Non-Network	Network	Non-Network	
CYD Deductible					
<i>Individual</i>	\$500	\$1,500	\$500	\$1,500	
<i>Family</i>	\$1,250	\$3,750	\$1,250	\$3,750	
Primary Care Copay	n/a	n/a	n/a	n/a	
Specialist Copay	n/a	n/a	n/a	n/a	
Plan Coinsurance	80%	60%	80%	60%	
Out of Pocket Maximum					
<i>Individual</i>	\$3,500	\$4,500	\$3,500	\$4,500	
<i>Family</i>	\$7,000	\$9,000	\$7,000	\$9,000	
Emergency Room	Deductible and Coinsurance		Deductible and Coinsurance		
Urgent Care	Deductible and Coinsurance		Deductible and Coinsurance		
Prescription Drug Copays	20% coins, \$35/\$60/\$100 max.		20% coins, \$35/\$60/\$100 max.		

Attachment 2

Summary of Recommended Health Contribution Rates

Summary of Increased Contribution Rates with Plan Design Changes

County	FY 17 Composite Rate	FY 18 Composite Rate	Increase
Increase for Active Employees	\$937.57	\$980.00	4.88 %
Increase for Retirees under 65	\$1,682.67	\$1,763.00	4.90 %
Increase for 65 and Older Retirees	\$481.87	\$506.00	4.90 %
Increase in County Contribution Funding*			\$5.2 Million
<i>*Increase in County Contribution funding includes additional funds for new retirees.</i>			

Employee Contribution Increases	% Increase In Employee Contributions
Increase for Active Employees	4.90 %
Increase for Retirees under 65	4.89 %
Increase for 65 and Older Retirees	4.89 %

Attachment 3

Proposed Active Rate Changes – With Plan Design Changes

Proposed FY18 RATES - ACTIVES						
Option 1 with plan changes - 4.9% increase						
Total Contribution <i>(per employee per month)</i>	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$871.00	\$1,882.00	\$1,208.00	\$1,689.00	\$2,392.00	\$2,871.00
PPO	\$763.00	\$1,560.00	\$1,008.00	\$1,400.00	\$1,981.00	\$2,372.00
Consumer Choice	\$735.00	\$1,457.00	\$944.00	\$1,310.00	\$1,845.00	\$2,211.00
County Contribution <i>(per employee per month)</i>	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$735.00	\$1,245.00	\$915.00	\$1,182.00	\$1,515.00	\$1,764.00
PPO	\$735.00	\$1,245.00	\$915.00	\$1,182.00	\$1,515.00	\$1,764.00
Consumer Choice	\$735.00	\$1,245.00	\$915.00	\$1,182.00	\$1,515.00	\$1,764.00
Employee Contributions <i>(per employee per month)</i>	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$136.00	\$637.00	\$293.00	\$507.00	\$877.00	\$1,107.00
PPO	\$28.00	\$315.00	\$93.00	\$218.00	\$466.00	\$608.00
Consumer Choice	\$0.00	\$212.00	\$29.00	\$128.00	\$330.00	\$447.00
FY17 Employee Premiums <i>(prior year)</i>	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$129.00	\$607.00	\$280.00	\$483.00	\$836.00	\$1,055.00
PPO	\$26.00	\$300.00	\$89.00	\$208.00	\$444.00	\$579.00
Consumer Choice	\$0.00	\$202.00	\$28.00	\$122.00	\$315.00	\$426.00
Amount of Monthly Increase to Employee	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$7.00	\$30.00	\$13.00	\$24.00	\$41.00	\$52.00
PPO	\$2.00	\$15.00	\$4.00	\$10.00	\$22.00	\$29.00
Consumer Choice	\$0.00	\$10.00	\$1.00	\$6.00	\$15.00	\$21.00
Option 1 with plan changes (overall 4.9%)			County Composite Rate per emp per month		\$	980.00

Attachment 4

Under 65 Rate Changes - With Plan Design Changes

Proposed FY18 RATES - UNDER AGE 65 RETIREES						
Option 1 with plan changes - 4.9% increase						
Total Contribution (per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$2,145.00	\$3,038.00	\$2,443.00	\$2,812.00	\$3,336.00	\$3,706.00
PPO	\$1,955.00	\$2,619.00	\$2,176.00	\$2,449.00	\$2,840.00	\$3,114.00
Consumer Choice	\$1,832.00	\$2,424.00	\$2,027.00	\$2,271.00	\$2,618.00	\$2,862.00
County Contribution- (per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$1,672.00	\$1,969.00	\$1,822.00	\$1,970.00	\$1,968.00	\$1,965.00
PPO	\$1,672.00	\$1,969.00	\$1,822.00	\$1,970.00	\$1,968.00	\$1,965.00
Consumer Choice	\$1,672.00	\$1,969.00	\$1,822.00	\$1,970.00	\$1,968.00	\$1,965.00
Retiree Contributions- (per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$473.00	\$1,069.00	\$621.00	\$842.00	\$1,368.00	\$1,741.00
PPO	\$283.00	\$650.00	\$354.00	\$479.00	\$872.00	\$1,149.00
Consumer Choice	\$160.00	\$455.00	\$205.00	\$301.00	\$650.00	\$897.00
Previous FY17 retiree Contributions	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$451.00	\$1,019.00	\$592.00	\$803.00	\$1,304.00	\$1,660.00
PPO	\$270.00	\$620.00	\$337.00	\$457.00	\$831.00	\$1,096.00
Consumer Choice	\$152.00	\$434.00	\$195.00	\$287.00	\$620.00	\$855.00
Amount of Monthly Increase to Retiree	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$22.00	\$50.00	\$29.00	\$39.00	\$64.00	\$81.00
PPO	\$13.00	\$30.00	\$17.00	\$22.00	\$41.00	\$53.00
Consumer Choice	\$8.00	\$21.00	\$10.00	\$14.00	\$30.00	\$42.00
Option 1 with plan changes (overall 4.9%)			County Composite Rate <65 per month		\$ 1,763.00	

Attachment 5

65 and Over Retiree Rate Changes - With Plan Design Changes

Proposed FY18 RATES - OVER AGE 65 RETIREES						
Option 1 with plan changes - 4.9% increase						
Total Contribution (per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$683.00	\$889.00	\$853.00	\$1,026.00	\$1,058.00	\$1,230.00
PPO	\$575.00	\$726.00	\$704.00	\$828.00	\$853.00	\$980.00
Consumer Choice	\$538.00	\$675.00	\$654.00	\$765.00	\$788.00	\$899.00
Pharmacy only Plan	\$302.00	\$345.00				
County Contribution-(per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$488.00	\$547.00	\$548.00	\$547.00	\$545.00	\$545.00
PPO	\$488.00	\$547.00	\$548.00	\$547.00	\$545.00	\$545.00
Consumer Choice	\$488.00	\$547.00	\$548.00	\$547.00	\$545.00	\$545.00
Pharmacy only Plan	\$261.00	\$261.00				
Retiree Contributions-(per retiree per month)	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$195.00	\$342.00	\$305.00	\$479.00	\$513.00	\$685.00
PPO	\$87.00	\$179.00	\$156.00	\$281.00	\$308.00	\$435.00
Consumer Choice	\$50.00	\$128.00	\$106.00	\$218.00	\$243.00	\$354.00
Pharmacy only Plan	\$41.00	\$84.00				
Previous FY17 Retiree Premiums	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$186.00	\$326.00	\$291.00	\$457.00	\$489.00	\$653.00
PPO	\$83.00	\$171.00	\$149.00	\$268.00	\$293.00	\$414.00
Consumer Choice	\$48.00	\$122.00	\$101.00	\$208.00	\$231.00	\$337.00
Pharmacy only Plan	\$39.00	\$80.00				
Amount of Monthly Increase to Retiree	Emp only	Emp+1 Adult	Emp+1 Child	Emp+ Children	Emp+adult +Child	Emp+adult +Children
EPO	\$9.00	\$16.00	\$14.00	\$22.00	\$24.00	\$32.00
PPO	\$4.00	\$8.00	\$7.00	\$13.00	\$15.00	\$21.00
Consumer Choice	\$2.00	\$6.00	\$5.00	\$10.00	\$12.00	\$17.00
Pharmacy only Plan	\$2.00	\$4.00	N/A	N/A	N/A	N/A
Option 1 with plan changes (overall 4.9%)			County Composite Rate >65 per month		\$	506.00