

Alternatives for Committee Review

	FY 14-15 EPO Monthly Premium	FY 15-16 \$250 EPO Monthly Premium	FY 15-16 \$500 EPO Monthly Premium	FY 14-15 HSA Monthly Premium	FY 15-16 HSA Monthly Premium	FY 15-16 PPO Monthly Premium
Fort Bragg						
Employee	659.06	658.52	569.34	518.13	479.51	565.41
Employee + 1	1,384.10	1,382.90	1,195.60	1,088.10	1,006.97	1,187.36
Employee + Family	1,977.33	1,975.57	1,708.01	1,554.38	1,438.53	1,696.24

Designate the \$250 EPO as the City Plan; no change in enrollment.

	FY 15-16 \$250 EPO Monthly Premium	Monthly City Share (80%)	Monthly EE Share (20%)	FY 2014-15 EE Monthly Costs	Employee Savings (Compared to the FY14-15 Costs)
\$250 EPO Costs					
Employee	658.52	526.82	131.70	131.81	(0.11)
Employee + 1	1,382.90	1,106.32	276.58	276.82	(0.24)
Employee + Family	1,975.57	1,580.46	395.11	395.47	(0.35)
Estimated City Annual Costs Savings					721.41

Offer the \$500 EPO as an alternate, with the City contribution equal to the \$250 EPO

	FY 15-16 \$500 Monthly Premium	Monthly City Share (Equal to the \$250 EPO)	Monthly EE Share	\$250 EPO Employee Contribution	Employee Savings (Compared to the \$250 EPO)
\$500 EPO Costs					
Employee	569.34	526.82	42.52	131.70	(89.18)
Employee + 1	1,195.60	1,106.32	89.28	276.58	(187.30)
Employee + Family	1,708.01	1,580.46	127.55	395.11	(267.56)

Offer the HSA as an alternate, with the City contribution equal to the \$250 EPO

	FY 15-16 HSA Monthly Premium	Monthly City Share (Equal to the \$250 EPO)	City HSA Monthly Contribution	FY 14-15 City Monthly HSA Contribution	Increased Contribution
Employee	479.51	526.82	47.31	9.12	38.19
Employee + 1	1,006.97	1,106.32	99.35	19.18	80.17
Employee + Family	1,438.53	1,580.46	141.93	27.48	114.44

Alternative Option:

Designate the \$500 EPO as the City Plan; Assumes No Change in Participation

	FY 15-16 \$500 EPO Monthly Premium	Monthly City Share (80%)	Monthly EE Share (20%)	FY 2014-15 EE Monthly Costs	Employee Savings (Compared to the FY 14-15)
\$500 EPO Costs					
Employee	569.34	455.47	113.87	131.81	(17.94)
Employee + 1	1,195.60	956.48	239.12	276.82	(37.70)
Employee + Family	1,708.01	1,366.41	341.60	395.47	(53.86)
Estimated City Annual Costs Savings					95,462.44

Allow Employees to "Buy Up" to the \$250 EPO Plan; City Contribution Equal to the EPO Contribution

	FY 15-16 \$250 Monthly Premium	Monthly City Share - Equal to the \$500 PPO	Monthly EE Share	\$500 EPO Employee Contribution	Employee Cost Increase (Compared to the \$500 EPO)
Employee	658.52	455.47	203.05	113.87	89.18
Employee + 1	1,382.90	956.48	426.42	239.12	187.30
Employee + Family	1,975.57	1,366.41	609.16	341.60	267.56

Offer the HSA as an alternate, with the City contribution equal to the \$500 EPO Contribution

	FY 15-16 HSA Monthly Premium	Monthly City Share - Equal to the \$500 PPO	Monthly EE Share	\$500 EPO Employee Contribution	Employee Savings (Compared to the \$500 EPO)
Employee	479.51	455.47	24.04	113.87	(89.83)
Employee + 1	1,006.97	956.48	50.49	239.12	(188.63)
Employee + Family	1,438.53	1,366.41	72.12	341.60	(269.48)