

# Mt SAC - Estimated HealthPlan Savings



## ACTIVE AND PRE-65 RETIREE ENROLLMENT AS OF MAY 2019 - ALL UNITS

| Current Enrollment and 2020 Preliminary Rates*     |   |     |   | SISC                                |  | VEBA   |               |                   |
|--|---|-----|---|-------------------------------------|--|--|---------------|-------------------|
| PPO Plans  | <b>PERS CARE</b>  |     |   | <b>90-G \$20 Rx 5   20</b>          |  | <b>UHC Select Plus 80/50 Rx 5   25   45</b>      |               |                   |
|  | Single  | 41  | 950   | 773                                 |  | 1,001  |               |                   |
|  | Two Party   | 18  | 1,917   | 1,542                               |  | 1,986  |               |                   |
|  | Family  | 4   | 2,601   | 2,013                               |  | 2,726  |               |                   |
|  | <b>Monthly Premium &gt;</b>                                       |     |   | <b>67,501</b>                       |  | <b>87,693</b>                                    |               |                   |
|  | <b>PERS CHOICE</b>  |     |   | <b>80-G \$20 Rx 5   20 - Full</b>   |  | <b>UHC Select Plus 80/50 CORE Rx 5   25   45</b> |               |                   |
|  | Single  | 66  | 734   | 720                                 |  | 967  |               |                   |
|  | Two Party   | 34  | 1,468   | 1,434                               |  | 1,918  |               |                   |
|  | Family  | 30  | 1,897   | 1,871                               |  | 2,632  |               |                   |
|  | <b>Monthly Premium &gt;</b>                                       |     |   | <b>152,406</b>                      |  | <b>207,994</b>                                   |               |                   |
| HMO Plans  | <b>PERS SELECT</b>  |     |   | <b>80-G \$20 Rx 5   20 - Select</b> |  | <b>UHC Select Plus 80/50 CORE Rx 5   25   45</b> |               |                   |
|  | Single  | 22  | 441   | 692                                 |  | 967  |               |                   |
|  | Two Party   | 4   | 882   | 1,375                               |  | 1,918  |               |                   |
|  | Family  | 11  | 1,150   | 1,794                               |  | 2,632  |               |                   |
|  | <b>Monthly Premium &gt;</b>                                       |     |   | <b>40,458</b>                       |  | <b>57,898</b>                                    |               |                   |
|  | <b>Non-Kaiser - Includes all enrolled in non-Kaiser HMO Plans</b> |     |   | <b>Premier 10   0 Rx 5   20</b>     |  | <b>UHC HMO Rx 5   25   45</b>                    |               |                   |
|  | Single  | 167 | 761   | Full                                | Select                                 | Sig Value \$10                                   | Alliance \$10 | Harmony \$25/\$40 |
|  | Two Party   | 47  | 1,588   | 710                                 | 682                                    | 673  | 651           | 631               |
|  | Family  | 80  | 1,953   | 1,412                               | 1,355                                  | 1,332  | 1,287         | 1,249             |
|  | <b>Monthly Premium &gt;</b>                                       |     |   | 1,843                               | 1,767                                  | 1,825  | 1,765         | 1,711             |
| <b>358,059</b>                                     |   |     | <b>332,374 318,939</b>                            |                                     | <b>320,995 310,406 300,960</b>         |  |               |                   |
| <b>Total HMO/PPO Premium &gt;</b>                  |   |     | <b>592,739 579,304</b>                            |                                     | <b>674,580 663,991 654,545</b>         |  |               |                   |
| <b>623,038</b>                                     |   |     | <b>(30,299) (43,734)</b>                          |                                     | <b>51,542 40,953 31,507</b>            |  |               |                   |
| <b>Monthly (savings) additional premium ==&gt;</b> |   |     | <b>(363,592) (524,812)</b>                        |                                     | <b>618,500 491,432 378,080</b>         |  |               |                   |
| <b>Annual (savings) additional premium ==&gt;</b>  |   |     | <b>Illustrative - SISC estimated below</b>        |                                     | <b>Subject to PERS/KP Break-In/Out</b> |  |               |                   |
| Kaiser HMO Plans                                   | <b>Kaiser</b>   |     |   | 642                                 |  | 682  |               |                   |
|  | Single  | 269 | 683   | 1,285                               |  | 1,363  |               |                   |
|  | Two Party   | 72  | 1,363   | 1,670                               |  | 1,773  |               |                   |
|  | Family  | 101 | 1,774   | <b>433,888</b>                      |  | <b>460,667</b>                                   |               |                   |
| <b>Monthly Premium &gt;</b>                        |   |     | <b>1,026,627 1,013,192</b>                        |                                     | <b>1,135,247 1,124,658 1,115,212</b>   |  |               |                   |
| <b>460,955</b>                                     |   |     | <b>(57,366) (70,801)</b>                          |                                     | <b>51,254 40,665 31,219</b>            |  |               |                   |
| <b>Total HMO/PPO/KP* Premium &gt;</b>              |   |     | <b>(688,396) (849,616)</b>                        |                                     | <b>615,044 487,976 374,624</b>         |  |               |                   |
| <b>1,083,993</b>                                   |   |     | <b>Annual (savings) additional premium ==&gt;</b> |                                     |  |  |               |                   |
| <b>Monthly (savings) additional premium ==&gt;</b> |   |     |   |                                     |  |  |               |                   |
| <b>Annual (savings) additional premium ==&gt;</b>  |   |     |   |                                     |  |  |               |                   |

\* Preliminary 2020 CalPERS rates issues as of 05/15/19. Blended based on actual MtSAC blend of Region 2 & 3 enrollment.

# Mt SAC - Estimated HealthPlan Savings



## ACTIVE AND PRE-65 RETIREE ENROLLMENT AS OF MAY 2019 - WITHOUT FACULTY

| PPO Plans   |  |     |                | SISC                                       |                  |  |                  | VEBA   |                       |                      |                          |
|---|--|-----|----------------|--|------------------|--|------------------|--|-----------------------|----------------------|--------------------------|
| <b>Current Enrollment and 2020 Preliminary Rates*</b>             |  |     |                | <b>90-G \$20 Rx 5   20</b>                 |                  |  |                  | <b>UHC Select Plus 80/50 Rx 5   25   45</b>      |                       |                      |                          |
| <b>PERS CARE</b>  |  |     |                | <b>80-G \$20 Rx 5   20 - Full</b>          |                  |  |                  | <b>UHC Select Plus 80/50 CORE Rx 5   25   45</b> |                       |                      |                          |
|   | Single   | 20  | 950            |  | 773              |  |                  |  | 993                   |                      |                          |
|   | Two Party  | 12  | 1,917          |  | 1,542            |  |                  |  | 1,971                 |                      |                          |
|   | Family   | 2   | 2,601          |  | 2,013            |  |                  |  | 2,704                 |                      |                          |
|   | <b>Monthly Premium &gt;</b>                        |     | <b>47,202</b>  |  | <b>37,990</b>    |  |                  |  | <b>48,920</b>         |                      |                          |
| <b>PERS CHOICE</b>  |  |     |                | <b>80-G \$20 Rx 5   20 - Select</b>        |                  |  |                  | <b>UHC Select Plus 80/50 CORE Rx 5   25   45</b> |                       |                      |                          |
|   | Single   | 25  | 734            |  | 720              |  |                  |  | 959                   |                      |                          |
|   | Two Party  | 9   | 1,468          |  | 1,434            |  |                  |  | 1,903                 |                      |                          |
|   | Family   | 6   | 1,897          |  | 1,871            |  |                  |  | 2,611                 |                      |                          |
|   | <b>Monthly Premium &gt;</b>                        |     | <b>42,937</b>  |  | <b>42,132</b>    |  |                  |  | <b>56,768</b>         |                      |                          |
| <b>PERS SELECT</b>  |  |     |                | <b>Premier 10   0 Rx 5   20</b>            |                  |  |                  | <b>UHC HMO Rx 5   25   45</b>                    |                       |                      |                          |
|   | Single   | 16  | 441            |  | 692              |  |                  |  | 959                   |                      |                          |
|   | Two Party  | 2   | 882            |  | 1,375            |  |                  |  | 1,903                 |                      |                          |
|   | Family   | 6   | 1,150          |  | 1,794            |  |                  |  | 2,611                 |                      |                          |
|   | <b>Monthly Premium &gt;</b>                        |     | <b>15,715</b>  |  | <b>24,586</b>    |  |                  |  | <b>34,816</b>         |                      |                          |
| <b>HMO Plans</b>  |  |     |                | <b>Full</b>                                |                  |  |                  | <b>Select</b>                                    |                       |                      |                          |
| <b>Non-Kaiser - Includes all enrolled in non-Kaiser HMO Plans</b> |  |     |                |  | 710              |  | 682              |  | <b>Sig Value \$10</b> | <b>Alliance \$10</b> | <b>Harmony \$25/\$40</b> |
|   | Single   | 121 | 761            |  | 1,412            |  | 1,355            |  | 694                   | 671                  | 651                      |
|   | Two Party  | 27  | 1,588          |  | 1,843            |  | 1,767            |  | 1,373                 | 1,327                | 1,287                    |
|   | Family   | 49  | 1,953          |  | <b>214,341</b>   |  | <b>205,690</b>   |  | 1,882                 | 1,819                | 1,764                    |
|   | <b>Monthly Premium &gt;</b>                        |     | <b>230,721</b> |  |                  |  |                  |  | <b>213,263</b>        | <b>206,151</b>       | <b>199,956</b>           |
|   | <b>Total HMO/PPO Premium &gt;</b>                  |     | <b>336,575</b> |  | <b>319,049</b>   |  | <b>310,398</b>   |  | <b>353,767</b>        | <b>346,655</b>       | <b>340,460</b>           |
|   | <b>Monthly (savings) additional premium ==&gt;</b> |     |                |  | <b>(17,526)</b>  |  | <b>(26,177)</b>  |  | <b>17,192</b>         | <b>10,080</b>        | <b>3,885</b>             |
|   | <b>Annual (savings) additional premium ==&gt;</b>  |     |                |  | <b>(210,313)</b> |  | <b>(314,125)</b> |  | <b>206,303</b>        | <b>120,959</b>       | <b>46,619</b>            |
| <b>Kaiser HMO Plans</b>   |  |     |                | <b>Illustrative - SISC estimated below</b> |                  |  |                  | <b>Subject to PERS/KP Break-In/Out</b>           |                       |                      |                          |
|   | Single   | 188 | 683            |  | 642              |  |                  |  | 682                   |                      |                          |
|   | Two Party  | 39  | 1,363          |  | 1,285            |  |                  |  | 1,363                 |                      |                          |
|   | Family   | 59  | 1,774          |  | 1,670            |  |                  |  | 1,773                 |                      |                          |
|   | <b>Monthly Premium &gt;</b>                        |     | <b>286,170</b> |  | <b>269,341</b>   |  |                  |  | <b>285,980</b>        |                      |                          |
|   | <b>Total HMO/PPO/KP* Premium &gt;</b>              |     | <b>622,745</b> |  | <b>588,390</b>   |  | <b>579,739</b>   |  | <b>639,747</b>        | <b>632,635</b>       | <b>626,440</b>           |
|   | <b>Monthly (savings) additional premium ==&gt;</b> |     |                |  | <b>(34,355)</b>  |  | <b>(43,006)</b>  |  | <b>17,002</b>         | <b>9,890</b>         | <b>3,695</b>             |
|   | <b>Annual (savings) additional premium ==&gt;</b>  |     |                |  | <b>(412,255)</b> |  | <b>(516,067)</b> |  | <b>204,029</b>        | <b>118,685</b>       | <b>44,345</b>            |

\* Preliminary 2020 CalPERS rates issues as of 05/15/19. Blended based on actual MtSAC blend of Region 2 & 3 enrollment.