

SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



ITEM: 3.39
(ID # 13190)

MEETING DATE:
Tuesday, August 25, 2020

FROM : HUMAN RESOURCES:

SUBJECT: HUMAN RESOURCES: Medical, Dental, and Vision Plan Rates; Benefit Changes for Active Employees and Early Retirees for the 2021 Calendar Year, All Districts. [Total Cost - \$201,842,099 Employee and Retiree Health Premiums]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve Exclusive Care rates (Attachment A);
2. Approve the additional 3% COVID Contingency on the Exclusive Care rates; and
3. Approve all other 2021 Medical, Dental, and Vision plan rates listed in Attachments A through D for active employees and early retirees. CalPERS monthly plan rates are provided for information purposes only in Attachment E.

ACTION: Policy

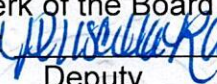


Brenda Diekerichs, Assistant CEO / Human Resources Director 8/17/2020

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Spiegel, seconded by Supervisor Washington and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Jeffries, Spiegel, Washington, Perez and Hewitt
Nays: None
Absent: None
Date: August 25, 2020
xc: HR

Kecia R. Harper
Clerk of the Board
By 
Deputy

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$95,983,543	\$105,858,555	\$201,842,099	\$
NET COUNTY COST	\$	\$	\$	\$
SOURCE OF FUNDS: Employee and Retiree Health Premiums			Budget Adjustment:	No
			For Fiscal Year: 20/21 – 21/22	

C.E.O. RECOMMENDATION: Approve

BACKGROUND:

Summary

The County contracts directly with health plan carriers to provide healthcare coverage for County employees and retirees and administers Exclusive Care, the County's self-insured medical plan. To assist employees and retirees with the cost of health benefits, the County provides Flexible Benefit Credits and a retiree medical contribution. The Flexible Benefit Credit amount is determined by the applicable Memorandum of Understanding (MOU) governing each bargaining unit, Management Resolution for unrepresented employees or the Ordinance 440 for the Resident Physicians and Pharmacy Residents classifications. The retiree medical contribution is based on the retiree's bargaining unit or employee group at the time of retirement.

On June 25, 2019 (Item No. 3.23), the Board approved a resolution to offer medical coverage for employees covered by the Exempt Management, Management, Confidential and other Unrepresented Resolution through the CalPERS Health Program effective September 1, 2019.

On January 28, 2020 (Item No. 3.54), the Board approved the Tentative Agreement between the County of Riverside and Service Employees International Union, Local 721 (SEIU), which approved the transfer of SEIU to the CalPERS Health Program effective July 1, 2020.

SEIU bargaining unit members and employees covered by the Exempt Management, Management, Confidential and other Unrepresented Employees, along with members covered by the Law Enforcement Management Unit (LEMU), RSA Public Safety (PSU), and the Riverside County Deputy District Attorney Association (RCDDAA) shall continue to be eligible to enroll in Exclusive Care as a medical plan insurance option.

Rates and Plan Design

Active Employee and Early Retiree Medical, Dental, and Vision Rates

The 2021 Plan Year rate renewals are based on the County's group-specific claims experience, anticipated market trends, and actual medical costs. Aon, the County's benefits consultant,

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

reports the current national carrier trend rates at an average of 6.9% for both HMO and PPO for medical plans. National carrier trends for prescription drugs are at an average of 8.4%. These factors are not adjusted for regional differences nor for fully insured plans. They also do not present any reliable estimate of the ramifications surrounding the 2020 coronavirus (COVID-19) pandemic, in terms of the direct claims cost impact of COVID-19, as well as any off-set reduction for delayed or cancelled medical services or introduction of a vaccine. As a result, some health plans are including a margin (contingency) in their rates for the 2021 plan year due to the unknown costs that may result from COVID-19.

Overall, the medical renewal costs are projected to increase an average of 13.3% for active employees and an average of 14.7% for early retirees. This expected increase includes Affordable Care Act (ACA) fees, which account for 2% to 3% of the premium increase on average for fully insured plans. Since Exclusive Care is a self-funded medical plan, the ACA fees are not applicable.

Exclusive Care (EPO)

Exclusive Care is a premier health plan choice offered to County employees and has 7,117 participants enrolled in the active employee plan. There are 16 participants enrolled in the early retiree plan. No plan design changes are proposed for the 2021 plan year.

Exclusive Care plan premiums are set by annual actuarial evaluation. After review of claims experience, provider negotiations, plan reserves, and Pharmacy Benefit Manager (PBM) rates, the final recommended rate increase is an average premium increase of 28.7% including a contingency for COVID related costs (or 25.3% increase without a contingency), for both active employees and early retirees.

United HealthCare (UHC)

For 2020, UHC currently offers County employees and retirees a choice between their Signature Value Advantage HMO plan, Alliance HMO Network plan and their national PPO plan, which provides greater access and lower costs on national and local levels. In the Signature Value HMO plan, there are currently 55 active employees and 2 early retirees enrolled in the plan. In the Alliance HMO Network plan, there are currently 320 active employees and 4 early retirees enrolled in the plan. There are 3 active employees and there are no early retirees enrolled in the UHC PPO plan

However, due to the loss of participation in the plans, UHC will only renew the Alliance HMO Network plan, but did not offer a renewal for the Signature Value (Full) network or the PPO plan options.

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

No plan design changes are proposed for the 2021 Plan Year. UHC has provided a 9.6% renewal increase for its Alliance HMO plan for both active employees and early retirees.

Kaiser Permanente HMO

The Kaiser Permanente HMO plan currently has 2,427 active employees and 16 early retirees enrolled. Kaiser Permanente has provided a 1.0% increase for active employees, and a 5.3% increase for early retirees. No plan design changes are proposed for the 2021 Plan Year.

Specific rates for Exclusive Care, UHC, and Kaiser medical plans for the 2021 plan year are listed in Attachment A and Attachment B.

Dental Plans

For dental DHMO and DPPO plans, the current national trend rates are at 3.2% for DHMO and 3.3% for PPO. These factors are also not adjusted for regional differences nor for fully insured plans.

Delta Dental continues to offer the largest national dental provider network with a full range of dental care programs. Under the Delta Dental plan, employees and retirees have the option to select a DHMO or DPPO plan design.

Delta Care HMO

DeltaCare is the dental HMO plan that features set copayments, no annual deductibles, and no maximums for in-network benefits. Many diagnostic and preventative services are available at no cost or with very low copayments. Presently, there are 8,367 participants enrolled in the Delta HMO plan option. The decrease in premium reflected in Attachment C is due to a reduction in the plan's administrative costs. There are no plan design changes to the DeltaCare HMO plan for the 2021 plan year.

Delta Dental PPO

Delta Dental PPO and Premier plan feature freedom of choice to visit any dentist and receive lower out-of-pocket cost when services are provided by contract providers. Delta Dental continues to successfully manage the County's dental plans and expand their network with new and local service providers throughout Riverside County. Currently, there are 9,557 participants enrolled in the Delta PPO plan option, which is a combined total of active employees and early retirees.

There are no plan design changes to the Delta Dental HMO and PPO plans for the 2021 Plan Year. Actuaries recommend a rate decrease of -0.5% for the self-funded PPO plan.

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

Local Advantage Plus and Local Advantage Blythe

The Local Advantage Plus and Local Advantage Blythe self-funded EPO plans utilize local providers including Riverside Dental Group and Hospitality Dental group. Presently, there are 821 participants enrolled in the Local Advantage Plus and 29 participants enrolled in the Local Advantage Blythe plans.

There are no plan design changes to the Local Advantage plans for the 2021 Plan Year. Actuaries recommend a -1% rate decrease to the Local Advantage Plus plan and a -2% rate decrease to the Local Advantage Blythe plan.

Vision Plans

The Vision Services Plan (VSP) is an employer paid self-funded program available to Elected Officials, Management, Confidential, and Unrepresented employees, Resident Physicians and Pharmacy Residents, and employees in bargaining units of the Riverside County Deputy District Attorney Association (RCDDAA) and Law Enforcement Management Unit (LEMU). There are 2,428 employees enrolled in the VSP plan.

This vision benefit is paid by the County (no employee contribution). All County departments are charged a rate of \$16.92 per eligible employee per month to cover the cost. Actuaries recommend a rate decrease from \$16.92 to \$16.69.

The Medical Eye Services Plan (MES) is a voluntary vision program offered to employees covered by the Service Employees International Union (SEIU), Local 721, the Laborers' International Union of North America (LIUNA), Local 777, and the Riverside Sheriffs' Association Public Safety (PSU) Units. There are 10,803 active employees and 1,776 early retirees enrolled in the MES plans. The decrease in premium reflected in Attachment D is due to a reduction in the plan's administrative cost.

No change in plan design are proposed for the VSP and MES plans for the 2021 Plan Year.

CalPERS

On July 14, 2021 California Public Employees' Retirement System (CalPERS) released its 2021 medical plan rates. CalPERS 2021 plan year rates averaged 5.13% increase for their HMO plans and 8.03% for their PPO plans, which came in below or near the national trend. The CalPERS Health Program offers more medical options and choice of plan types to County employees.

CalPERS members can make changes to their health plan choices during the annual Open Enrollment period, scheduled for September 21 to October 16, 2020. The CalPERS medical plan rates are listed in the Attachment E for information and comparative purposes only. The County is included in Region 3 under the CalPERS Health Program.

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

Medicare Retiree Medical Rates

Retiree rates for the Medicare "Risk" plans offered by UHC, Kaiser, and SCAN will be available after the Center for Medicare and Medicaid Services (CMS) releases its reimbursement rates to the health plans, which usually occurs in September of each year. These rates will be presented to the Board at that time.

Prev. Agn. Refs.:

06/25/2019, Item 3.23 District: All

01/28/2020, Item 3.54 District: All

Regions

Region 2 - Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Region 3 - Los Angeles, Riverside, and San Bernardino

Impact on Residents and Businesses

There is no impact to residents or businesses in the County of Riverside.

Contract History and Price Reasonableness

The annual cost of medical, dental, and vision plans for active employees and retirees is estimated to decrease from \$208 million in plan year 2020 to \$201 million in plan year 2021, a decrease of \$7 million or 3.4%. This estimate is based on current enrollments and is the reduced amount County active employees and retirees will pay towards premiums in 2021. The additional reduction in cost is a result of transitioning employees covered by the Management Resolution and employees covered by SEIU to the CalPERS Health Program, which provides lower cost medical plan options. Additionally, the Medical Waiver program expanded to include a new option, which increased the number of employees electing not to participate in the County's health plans.

County's annual cost is determined by Flexible Benefit Credits and retiree medical contributions that are provided to active employees and retirees. The remaining annual cost for the health plans is paid by employees and retirees.

If approved, plan rates will be communicated to employees and retirees during the County's Annual Enrollment period, which is tentatively scheduled for September 21, 2020 through October 16, 2020 for active employees and September 21 – October 9, 2020 for retirees.

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

ATTACHMENTS

- A. Medical Plan Monthly Rates (Actives)
- B. Medical Plan Monthly Rates (Early Retirees)
- C. Dental Plan Monthly Rates (Actives and Retirees)
- D. Vision Plan Monthly Rates (Actives and Retirees)
- E. CalPERS Plan Monthly Rates (Informational Purposes Only)

2021

County Medical Plan Monthly Renewal Rates

Actives

	Enrollment	2020 Current	2021 Rate	Monthly Dollar Increase (Decrease)	Percent Increase
Exclusive Care EPO					
Employee Only	4,683	\$587.76	\$750.50	\$162.74	27.69%
Employee Plus One	1,019	\$1,189.76	\$1,525.44	\$335.68	28.21%
Employee and Family	1,415	<u>\$1,493.76</u>	<u>\$1,916.78</u>	<u>\$423.02</u>	<u>28.32%</u>
Sub-Total	7,117	\$6,078,515.92	\$7,781,258.56	\$1,702,742.64	28.01%
UnitedHealthcare Signature Value Full Network HMO					
Employee Only	52	\$1,127.74	\$0.00	\$0.00	N/A
Employee Plus One	2	\$2,295.20	\$0.00	\$0.00	N/A
Employee and Family	1	<u>\$2,978.52</u>	<u>\$0.00</u>	<u>\$0.00</u>	N/A
Sub-Total	55	\$66,211.40	\$0.00	\$0.00	0.00%
UnitedHealthcare Alliance Network HMO					
Employee Only	266	\$711.18	\$774.18	\$63.00	8.86%
Employee Plus One	24	\$1,445.56	\$1,579.02	\$133.46	9.23%
Employee and Family	30	<u>\$1,875.40</u>	<u>\$2,050.12</u>	<u>\$174.72</u>	<u>9.32%</u>
Sub-Total	320	\$280,129.32	\$305,331.96	\$25,202.64	9.00%
Kaiser					
Employee Only	2,014	\$733.60	\$737.20	\$3.60	0.49%
Employee Plus One	230	\$1,458.70	\$1,470.64	\$11.94	0.82%
Employee and Family	183	<u>\$1,896.34</u>	<u>\$1,913.50</u>	<u>\$17.16</u>	<u>0.90%</u>
Sub-Total	2,427	\$2,160,001.62	\$2,173,138.50	\$13,136.88	0.61%
UnitedHealthcare PPO					
Employee Only	3	\$2,246.66	\$0.00	\$0.00	0.00%
Employee Plus One	0	\$4,461.58	\$0.00	\$0.00	0.00%
Employee and Family	0	<u>\$5,791.12</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>0.00%</u>
Sub-Total	3	\$6,739.98	\$0.00	\$0.00	0.00%
Annual Total	9,922	\$103,099,178.88	\$123,116,748.24	\$20,892,985.92	20.26%

UnitedHealthcare Signature Value Full Network HMO and UnitedHealthcare PPO plans will not be offered in plan year 2021.

County of Riverside

2021

County Medical Plan Monthly Renewal Rates

Actives

Attachment A

2021

County Medical Plan Renewal Rates

Early Retirees

	Enrollment	2020 Current	2021 Rate	Monthly Dollar Increase	Percent Increase
Exclusive Care EPO					
Employee Only	7	\$1,002.75	\$1,286.00	\$283.25	28.25%
Employee Plus One	0	\$2,038.75	\$2,619.62	\$580.87	28.49%
Employee and Family	0	<u>\$2,563.75</u>	<u>\$3,295.45</u>	\$731.70	28.54%
Sub-Total	7	\$7,019.25	\$9,002.00	\$1,982.75	28.25%
UnitedHealthcare HMO Alliance					
Employee Only	3	\$1,108.99	\$1,211.26	\$102.27	9.22%
Employee Plus One	1	\$2,200.91	\$2,407.94	\$207.03	9.41%
Employee and Family	0	<u>\$2,856.39</u>	<u>\$3,126.30</u>	\$269.91	9.45%
Sub-Total	4	\$5,527.88	\$6,041.72	\$513.84	9.30%
UnitedHealthcare HMO Full Network					
Employee Only	2	\$1,760.74	\$0.00	\$0.00	0.00%
Employee Plus One	0	\$3,496.58	\$0.00	\$0.00	0.00%
Employee and Family	0	<u>\$4,538.58</u>	<u>\$0.00</u>	\$0.00	0.00%
Sub-Total	2	\$3,521.48	\$0.00	\$0.00	0.00%
Kaiser					
Employee Only	14	\$1,030.14	\$1,081.27	\$51.13	4.96%
Employee Plus One	2	\$2,052.11	\$2,157.90	\$105.79	5.16%
Employee and Family	0	<u>\$2,663.36</u>	<u>\$2,802.00</u>	\$138.64	5.21%
Sub-Total	16	\$18,526.18	\$19,453.58	\$927.40	5.01%
UnitedHealthcare PPO					
Employee Only	0	\$3,160.37	\$0.00	\$0.00	0.00%
Employee Plus One	0	\$6,065.02	\$0.00	\$0.00	0.00%
Employee and Family	0	\$8,150.97	\$0.00	\$0.00	0.00%
Sub-Total	0	\$0.00	\$0.00	\$0.00	0.00%
Annual Total	29	\$415,137.48	\$413,967.60	\$41,087.88	9.90%

UnitedHealthcare Signature Value Full Network HMO and UnitedHealthcare PPO plans will not be offered in plan year 2021.

County of Riverside
2021
County Dental Plan Renewal Rates
Actives and Retirees

	Total Enrollment	2020 Current	2021 Renewal	Monthly Dollar Change	Percent change
Local Advantage - Plus					
Single	469	\$44.00	\$43.00	(\$1.00)	-2%
Two-Party	192	\$83.00	\$82.00	(\$1.00)	-1%
Family	160	\$122.00	\$122.00	\$0.00	0%
Sub-Total	821	\$56,092.00	\$55,431.00	(\$661.00)	-1%
Local Advantage - Blythe					
Single	12	\$31.00	\$30.00	(\$1.00)	-3%
Two-Party	10	\$54.00	\$53.00	(\$1.00)	-2%
Family	7	\$83.00	\$82.00	(\$1.00)	-1%
Sub-Total	29	\$1,493.00	\$1,464.00	(\$29.00)	-2%
Delta USA DHMO - High Option Plan (10A)					
Single	4511	\$22.84	\$19.98	(\$2.86)	-13%
Two-Party	1903	\$33.80	\$30.50	(\$3.30)	-10%
Family	1953	\$52.00	\$47.96	(\$4.04)	-8%
Sub-Total	8367	\$268,908.64	\$241,837.16	-\$27,071.48	-10%
Delta Dental PPO					
Single	4562	\$48.00	\$45.00	(\$3.00)	-6%
Two-Party	2540	\$82.00	\$78.00	(\$4.00)	-5%
Family	2455	\$120.00	\$115.00	(\$5.00)	-4%
Sub-Total	9557	\$721,856.00	\$685,735.00	-\$36,121.00	-5%
ANNUAL TOTAL	18774	\$12,580,195.68	\$11,813,605.92	-\$766,589.76	-6%

County of Riverside
2021 County Vision Plan Renewal Rates
Actives and Retirees

	Active Enrollment	2020 Current	2021 Renewal	Monthly Dollar Increase	Percent Increase
MES - Hardware only (Active Employees)					
Single	400	\$7.80	\$7.22	(\$0.58)	-7%
Two-Party	101	\$12.42	\$11.50	(\$0.92)	-7%
Family	114	\$17.14	\$15.88	(\$1.26)	-7%
Sub-Total	615	\$6,328.38	\$5,859.82	(\$468.56)	-7%
MES - Exam & Hardware (Active Employees)					
Single	5591	\$9.24	\$8.56	(\$0.68)	-7%
Two-Party	2044	\$13.96	\$12.92	(\$1.04)	-7%
Family	2553	\$18.88	\$17.48	(\$1.40)	-7%
Sub-Total	10188	\$128,395.72	\$118,893.88	(\$9,501.84)	-7%
VSP					
Self-Funded Fee		12% of claims	12% of claims	N/A	N/A
Recommended funding level	2428	\$16.92	\$16.69	(\$0.23)	-1%
Sub-Total	2428	\$41,081.76	\$40,523.32	(\$558.44)	-1%
MES Retiree Plan					
Single	1019	\$10.98	\$10.17	(\$0.81)	-7%
Two-Party	673	\$21.04	\$19.48	(\$1.56)	-7%
Family	84	\$27.91	\$25.84	(\$2.07)	-7%
Sub-Total	1776	\$27,692.98	\$25,643.83	(\$2,049.15)	-7%
Annual Total	15007	\$2,441,986.08	\$2,291,050.20	(\$150,935.88)	-6%

County of Riverside
2021 CalPERS Medical Plan Monthly Renewal Rates
Actives and Early Retirees

2021 Plan Rates	Region 2			Region 3			Out-of-State Region				
	2020	2021	% Difference	2020	2021	% Difference	2020	2021	% Difference		
Anthem HMO Select											
Employee Only	\$654.06	\$674.70	3.2%	\$619.94	\$639.10	3.1%	Plan Not Available				
Two-Party	\$1,308.08	\$1,349.38	3.2%	\$1,239.86	\$1,278.20	3.1%	Plan Not Available				
Family	\$1,700.50	\$1,754.20	3.2%	\$1,611.82	\$1,661.66	3.1%	Plan Not Available				
Anthem HMO Traditional											
Employee Only	\$934.96	\$1,046.04	11.9%	\$902.64	\$984.22	9.0%	Plan Not Available				
Two-Party	\$1,869.90	\$2,092.08	11.9%	\$1,805.26	\$1,968.42	9.0%	Plan Not Available				
Family	\$2,430.88	\$2,719.70	11.9%	\$2,346.84	\$2,558.96	9.0%	Plan Not Available				
Blue Shield HMO											
Employee Only	\$909.88	\$938.96	3.2%	\$813.18	\$834.88	2.7%	Plan Not Available				
Two-Party	\$1,819.74	\$1,877.92	3.2%	\$1,626.34	\$1,669.76	2.7%	Plan Not Available				
Family	\$2,365.66	\$2,441.30	3.2%	\$2,114.24	\$2,170.70	2.7%	Plan Not Available				
Blue Shield Trio											
Employee Only		\$722.56	New Plan	\$624.94	\$660.50	5.7%	Plan Not Available				
Two-Party		\$1,445.12	New Plan	\$1,249.86	\$1,320.98	5.7%	Plan Not Available				
Family		\$1,878.66	New Plan	\$1,624.82	\$1,717.28	5.7%	Plan Not Available				
Health Net Salud y Mas HMO											
Employee Only	\$435.14	\$458.66	5.4%	\$392.32	\$412.88	5.2%	Plan Not Available				
Two-Party	\$870.28	\$917.32	5.4%	\$784.62	\$825.76	5.2%	Plan Not Available				
Family	\$1,131.36	\$1,192.52	5.4%	\$1,020.02	\$1,073.50	5.2%	Plan Not Available				
Health Net SmartCare											
Employee Only	\$719.26	\$769.12	6.9%	\$648.42	\$691.48	6.6%	Plan Not Available				
Two-Party	\$1,438.52	\$1,538.22	6.9%	\$1,296.84	\$1,382.96	6.6%	Plan Not Available				
Family	\$1,870.08	\$1,999.70	6.9%	\$1,685.90	\$1,797.86	6.6%	Plan Not Available				
Kaiser Permanente											
Employee Only	\$645.24	\$669.78	3.8%	\$664.40	\$669.84	0.8%	\$995.20	\$1,040.16	4.5%		
Two-Party	\$1,290.48	\$1,339.54	3.8%	\$1,328.78	\$1,339.70	0.8%	\$1,990.38	\$2,080.30	4.5%		
Family	\$1,677.62	\$1,741.40	3.8%	\$1,727.42	\$1,741.60	0.8%	\$2,587.50	\$2,704.40	4.5%		
Sharp											
Employee Only	\$606.02	\$632.28	4.3%	Plan Not Available			Plan Not Available				
Two-Party	\$1,212.04	\$1,264.54	4.3%	Plan Not Available			Plan Not Available				
Family	\$1,575.66	\$1,643.90	4.3%	Plan Not Available			Plan Not Available				
UnitedHealthcare											
Employee Only	\$671.60	\$723.84	7.8%	\$668.32	\$720.90	7.9%	Plan Not Available				
Two-Party	\$1,343.20	\$1,447.68	7.8%	\$1,336.62	\$1,441.78	7.9%	Plan Not Available				
Family	\$1,746.16	\$1,881.98	7.8%	\$1,737.62	\$1,874.32	7.9%	Plan Not Available				
PERSCare PPO											
Employee Only	\$986.66	\$1,115.68	13.1%	\$931.12	\$1,036.08	11.3%	\$882.04	\$1,008.08	14.3%		
Two-Party	\$1,973.32	\$2,231.36	13.1%	\$1,862.24	\$2,072.14	11.3%	\$1,764.06	\$2,016.16	14.3%		
Family	\$2,565.32	\$2,900.78	13.1%	\$2,420.92	\$2,693.78	11.3%	\$2,293.28	\$2,621.02	14.3%		
PERSSelect PPO											
Employee Only	\$736.28	\$783.20	6.4%	\$710.30	\$761.24	7.2%	\$709.66	\$760.18	7.1%		
Two-Party	\$1,472.56	\$1,566.38	6.4%	\$1,420.58	\$1,522.46	7.2%	\$1,419.30	\$1,520.34	7.1%		
Family	\$1,914.34	\$2,036.30	6.4%	\$1,846.76	\$1,979.20	7.2%	\$1,845.12	\$1,976.44	7.1%		
PERSSelect											
Employee Only	\$451.54	\$476.92	5.6%	\$435.74	\$459.94	5.6%	Plan Not Available				
Two-Party	\$903.08	\$953.84	5.6%	\$871.48	\$919.88	5.6%	Plan Not Available				
Family	\$1,174.00	\$1,240.00	5.6%	\$1,132.92	\$1,195.84	5.6%	Plan Not Available				
Average Percent Increase			6.51%	Average Percent Increase			5.92%	Average Percent Increase			8.63%