

Budget Discussion- Benefits

April 30, 2019



Historical and Comparison Data

○ *City Year-over-Year Data*

FY	City Share Increase Per Enrollee Ind/Fam (\$)	Total % Increase this FY for medical insurance	Employer \$ increase from prior FY for medical insurance**
2020	\$2,555.03	18%	\$252,948.28
2019	\$2,347.85	12.50%	\$225,393.51
2018	\$2,024.66	14.13%	\$190,317.76
2017	\$539.49	5.30%	\$50,172.48
2016	\$1,893.13	4.40%	\$172,274.78

○ *Additional Changes*



Benefit Changes 2015-2018

2015 Changes

- Enrollment= 91 (64 Traditional, 27 HDHP)
- Carrier- PeHP, Both IHC and Non-IHC networks provided
- Deductibles increased in HDHP by \$100
- OOPM increased in HDHP by \$200
- 4.4% increase to traditional plan
- 2% decrease to HDHP offset by increased HSA contributions to maintain parity with the traditional plan.
- Family plan cost \$1020.21/PEPM
- EE paid 9%

2016 Changes

- Enrollment= 93 (49 Traditional, 44 HDHP)
- Carrier- PeHP, No longer offered IHC network to reduce renewal increase from 17.5
- Added to HSA contribution to incentivize EE to move to the low cost HDHP
- Deductible increased in HDHP by \$400
- OOPM increased in HDHP by \$800
- 5.3% increase
- Family plan cost \$1074.62/PEPM
- EE paid 10%

2017 Changes

- Enrollment= 94 (49 Traditional, 45 HDHP)
- Carrier- IHC SelectHealth, Moved provider to reduce renewal increase from 24%
- Continued to increase HSA contributions to incentivize EE to lower cost HDHP
- Deductibles increased in Traditional plan by \$1000 and HDHP by \$2000
- OOPM increased in HDHP by \$2000
- 14.13% increase
- Family plan cost \$1213/PEPM
- EE paid 10%

2018 Changes

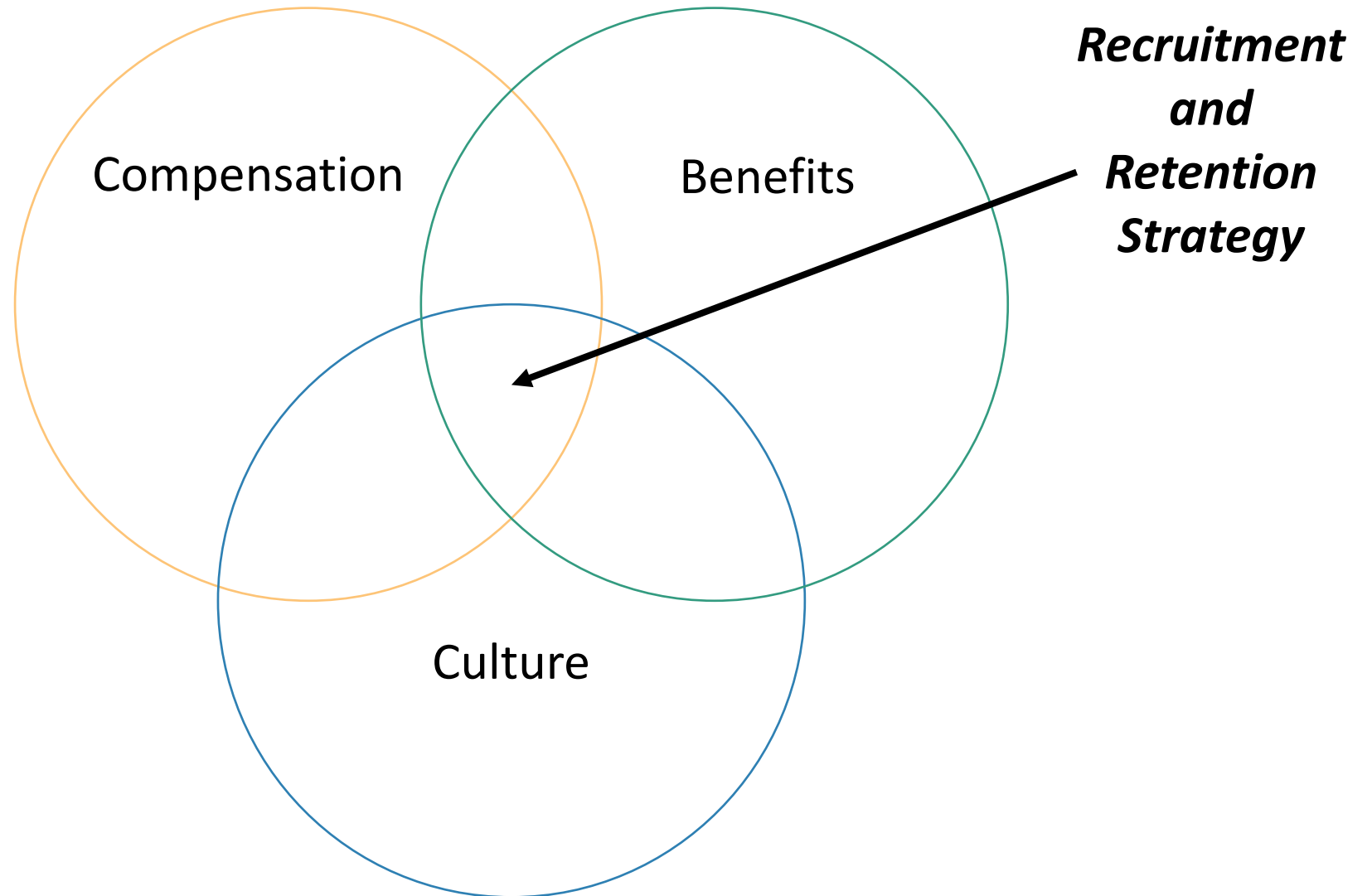
- Enrollment= 96 (23 Traditional, 73 HDHP)
- Carrier IHC SelectHealth, initial 15.3% increase
- Deductibles increased in Traditional plan by \$500
- OOPM increased in Traditional by \$2000
- 12.5% increase
- Family plan cost \$1219.64/PEPM
- EE paid 15%

Historical and Comparison Data

- *City Year-over-Year Data*
- *Additional Changes*
- *City Comparisons Year-over-Year*

WASATCH COMPENSATION GROUP BENEFITS													
HDHP 2015							HDHP 2018						
ENTITY NAME	ANNUAL MEDICAL PREMIUM	\$ EMPLOYER ANNUAL PREMIUM SHARE	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX	ENTITY NAME	ANNUAL MEDICAL PREMIUM	\$ EMPLOYER ANNUAL PREMIUM SHARE	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX
CLEARFIELD	\$11,704	\$11,704	0%	\$2,600	80%	\$5,200	CLEARFIELD	\$14,954	\$14,954	0%	\$5,000	80%	\$8,000
AVERAGES	\$13,510	\$12,587	7%	\$3,688	88%	\$5,836	Averages	\$16,827	\$15,557	7%	\$3,956	85%	\$6,530
Year over Year Change								\$3,317	\$2,970	1%	\$268	-3%	\$694
WASATCH COMPENSATION GROUP BENEFITS													
TRADITIONAL PLAN 2015							TRADITIONAL PLAN 2018						
ENTITY NAME	ANNUAL MEDICAL PREMIUM	\$ EMPLOYER ANNUAL PREMIUM SHARE	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX	ENTITY NAME	ANNUAL MEDICAL PREMIUM	\$ EMPLOYER ANNUAL PREMIUM SHARE	EE Share %	ANNUAL DEDUCTIBLE	Co-Insurance	ANNUAL OUT-OF-POCKET MAX
CLEARFIELD	\$13,460	\$12,243	9%	\$2,000	80%	\$8,000	CLEARFIELD	\$17,216	\$14,636	15%	\$6,000	80%	\$10,000
AVERAGES	\$15,463	\$12,732	17%	\$1,820	83%	\$5,629	AVERAGES	\$19,213	\$16,735	13%	\$2,113	80%	\$7,222
Year over Year Change								\$3,750	\$4,003	-4%	\$293	-3%	\$1,593

Why City Comparisons?



Council Benefit Comparisons

City	Council Benefits				
	Health	Dental	Vision	Life	Retirement
Esqle Mountain	X	X	X	X	X
St.George	X	X	X	X	X
S. Salt Lake City	X	X	X	X	X
West Jordan	X	X	X	X	X
Herriman	X	X	X	X	X
Orem	X	X	X	X	X
Lehi	X	X	X	X	X
South Jordan	X	X	X	X	X
Spanish Fork	X	X	X	X	X
American Fork	X	X	X	X	X
Ogden	X	X	X		X
Clearfield	X	X	X		X
Tremonton	X	X	X		
Park City	X	X		X	X
Layton	X	X		X	X
Price	X	X		X	X
Fillmore	X	X		X	X
Sandy	X	X		X	X
Provo	X	X		X	X
Tooele	X	X		X	X
Logan	X	X		X	X
Midvale	X	X		X	X
West Valley	X	X		X	X
Bountiful	X	X		X	
Mapleton	X	X		X	
Pleasant Grove	X	X			X
Brigham City	X	X			
Cedar City	X				X
Pleasant Grove	X				X
Santa Clara	X				
Taylorsville	X				
Murray	X				
Nephi	X				
Smithfield	X				
N. Salt Lake	X				
Draper				X	X
Riverdale				X	X
Cottonwood				X	X
Riverton				X	X
Roy				X	X
Kaysville					X
Beaver					X
South Ogden					X
Bluffdale					X
Washington					X
Santaquin					
Manti					
La Verkin					
Enterprise					
West Point					
Blanding					
Morgan					
Saratoga					
Lindon					
Nibley					
Brian Head					
Heber City					
Farmington					
Lindon					
Centerville					
Woods Cross					
West Bountiful					
Clinton					
Enoch					
South Weber					