

# **Healthcare & Retirement Benefits Task Force**

**Monday, January 6, 2014**

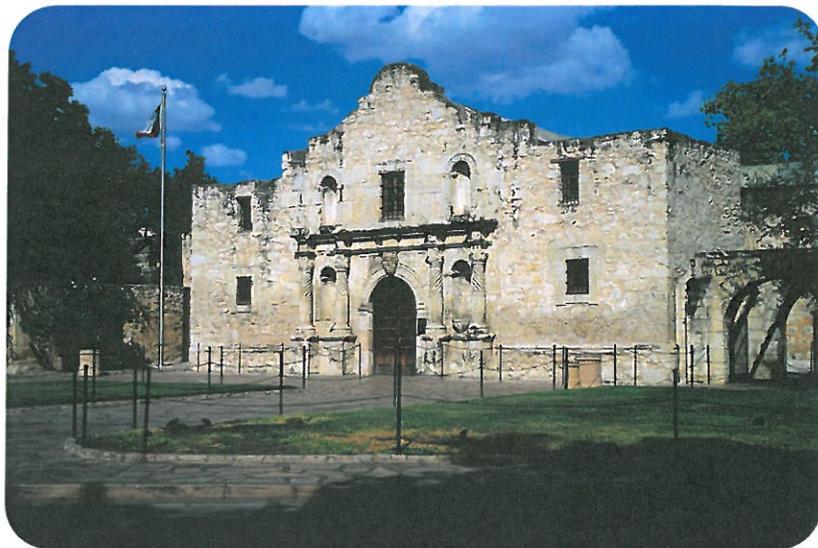
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**Item 2A**



MCQUEARY | HENRY | BOWLES | TROY

*Leaders in Employee Benefits Solutions*



## Response to Task Force Questions

Healthcare and Retirement Benefits Task Force

**Question 1. Provide City of San Antonio number of uniform and civilian members participating in the City's Healthcare Program since 2003**

Below is the 2011 through 2013 data. United Healthcare has committed to provide data from 2008 to 2010 by the next Task Force meeting.

**Total Members per Year**

Members by Employee Group	2011	2012	2013
Civilian	12,406	12,432	12,592
Police	7,129	7,334	7,376
Fire	5,243	5,410	5,493
Retiree	573	540	514

**Question 2. Provide City of San Antonio current number of dependents broken out by children and spouses**

The tables below provide the number of dependents, employees, and members by tier (Employee + Spouse, Employee + Children, and Employee + Family). The dependent ratios by tier are also provided.

**Civilian Employees and Members by Tier**

	Dependents by Tier			Total Civilian Dependents	Civilian Employees	Total Civilian Members Covered
	Employee + Spouse	Employee + Child(ren)	Employee + Family			
2011	782	2,001	3,907	6,690	5,716	12,406
2012	787	2,073	3,851	6,711	5,721	12,432
2013	787	2,049	3,988	6,823	5,769	12,592

**Civilian Dependent Ratios by Tier**

<b>Dependent Ratio</b>	<b>Spouse</b>	<b>Child(ren)</b>	<b>Family</b>	<b>Total</b>
2011	1.0	1.8	3.1	1.2
2012	1.0	1.8	3.1	1.2
2013	1.0	1.8	3.2	1.2

**Uniform Employees and Members by Tier**

	<b>Dependents by Tier</b>			<b>Total Uniform Members Covered</b>		
	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Employee + Family</b>	<b>Total Uniform Dependents</b>	<b>Uniform Employees</b>	<b>Total Uniform Members Covered</b>
<b>2011</b>	469	759	7,291	8,519	3,852	12,371
<b>2012</b>	459	785	7,601	8,845	3,898	12,743
<b>2013</b>	469	787	7,710	8,966	3,904	12,869

**Uniform Dependent Ratios by Tier**

<b>Dependent Ratio</b>	<b>Spouse</b>	<b>Child(ren)</b>	<b>Family</b>	<b>Total</b>
2011	1.0	1.8	3.2	2.2
2012	1.0	1.8	3.2	2.3
2013	1.0	1.8	3.2	2.3

**Question 3. Provide explanation on why Dallas healthcare cost per uniform and civilian position is the same (\$3,575)**

The cost per uniform and civilian positions is the same for the City of Dallas because they do not have separate healthcare plans for uniform and civilian employees. This means that benefit levels, premiums, deductibles, and out-of-pocket costs are the same for uniform and civilian employees.

**Question 4. Break out peer cities in-network and out-of-network utilization rates and associated costs**

Based on Eligible Charges, the aggregated In-Network Utilization for TX Peer Cities is 94.7% with a Net Paid Medical PEPM cost of \$635.93. The Out of Network Utilization for TX Peer Cities is 5.3%. This compares to the City of San Antonio's total In-Network utilization rate of 94.6%. Civilian In-Network utilization is 95%; Police is 93.4%; Fire is 94.4% and Retiree 98.5%.

**Question 5. Provide employer/employee cost-share ratios and premiums for the City of San Antonio's Healthcare plans. Please provide information by plan and tier from 2008 to 2014**

Attachment I provides civilian employee healthcare monthly premium contributions by plan and tier from 2008 to 2014. Uniform employees do not pay monthly premiums for healthcare.

Attachment II provides the cost sharing ratio by plan and tier from 2008 to 2014.

Attachment III provides the aggregate cost sharing ratio by plan from 2008 to 2014. The City's cost sharing philosophy is 80/20 for employees hired before January 2009 and 70/30 for employees hired after January 2009.

**Question 6. Confirm Corpus Christi and El Paso out of pocket maximum, deductibles and monthly premiums**

Attachment IV provides FY 2013 health plan information for the City of Corpus Christi.

Attachment V provides FY 2013 health plan information for the City of El Paso.

**Question 7. Confirm El Paso Employee Only Uniform Premium and Family Uniform Premium Cost Averages**

See Attachment V.

## Attachment I

### City of San Antonio Civilian Employee Healthcare Monthly Premiums by Plan and Tier

Year	Plan	Tier	Total Cost	Pre 09		Post 09	
				City Cost	Employee Premium	City Cost	Employee Premium
2014	Consumer PPO	Employee Only	\$287.35	\$287.35	\$0.00	\$287.35	\$0.00
		Employee + Child(ren)	\$474.66	\$458.66	\$16.00	\$442.66	\$32.00
		Employee + Spouse	\$537.83	\$491.83	\$46.00	\$445.83	\$92.00
		Family	\$725.14	\$660.14	\$65.00	\$595.14	\$130.00
	New Value PPO	Employee Only	\$621.48	\$581.48	\$40.00	\$538.48	\$83.00
		Employee + Child(ren)	\$1,026.59	\$921.59	\$105.00	\$832.59	\$194.00
		Employee + Spouse	\$1,163.17	\$967.17	\$196.00	\$855.17	\$308.00
		Family	\$1,568.22	\$1,303.22	\$265.00	\$1,154.22	\$414.00
	Premier PPO	Employee Only	\$914.15	\$700.15	\$214.00	\$615.15	\$299.00
		Employee + Child(ren)	\$1,534.83	\$1,097.83	\$437.00	\$947.83	\$587.00
		Employee + Spouse	\$1,744.07	\$1,147.07	\$597.00	\$976.07	\$768.00
		Family	\$2,364.71	\$1,547.71	\$817.00	\$1,299.71	\$1,065.00
2013	Consumer PPO	Employee Only	\$168.94	\$163.94	\$5.00	\$162.94	\$6.00
		Employee + Child(ren)	\$279.06	\$270.06	\$9.00	\$237.06	\$42.00
		Employee + Spouse	\$316.20	\$280.20	\$36.00	\$220.20	\$96.00
		Family	\$426.32	\$380.32	\$46.00	\$301.32	\$125.00
	Value PPO	Employee Only	\$207.32	\$200.32	\$7.00	\$195.32	\$12.00
		Employee + Child(ren)	\$342.46	\$324.46	\$18.00	\$259.46	\$83.00
		Employee + Spouse	\$388.02	\$316.02	\$72.00	\$196.02	\$192.00
		Family	\$523.14	\$431.14	\$92.00	\$273.14	\$250.00
	Standard PPO	Employee Only	\$410.16	\$372.16	\$38.00	\$331.16	\$79.00
		Employee + Child(ren)	\$679.20	\$579.20	\$100.00	\$480.20	\$199.00
		Employee + Spouse	\$769.92	\$598.92	\$171.00	\$438.92	\$331.00
		Family	\$1,038.96	\$805.96	\$233.00	\$589.96	\$449.00
	Premier PPO	Employee Only	\$814.18	\$614.18	\$200.00	\$548.18	\$266.00
		Employee + Child(ren)	\$1,366.98	\$976.98	\$390.00	\$830.98	\$536.00
		Employee + Spouse	\$1,553.34	\$1,023.34	\$530.00	\$841.34	\$712.00
		Family	\$2,106.10	\$1,385.10	\$721.00	\$1,126.10	\$980.00

## Attachment I

### City of San Antonio Civilian Employee Healthcare Monthly Premiums by Plan and Tier

Year	Plan	Tier	Total Cost	Pre 09		Post 09	
				City Cost	Employee Premium	City Cost	Employee Premium
2012	Value PPO	Employee Only	\$222.76	\$215.76	\$7.00	\$210.76	\$12.00
		Employee + Child(ren)	\$367.95	\$349.95	\$18.00	\$284.95	\$83.00
		Employee + Spouse	\$416.91	\$344.91	\$72.00	\$224.91	\$192.00
		Family	\$562.10	\$470.10	\$92.00	\$312.10	\$250.00
	Standard PPO	Employee Only	\$339.11	\$312.11	\$27.00	\$260.11	\$79.00
		Employee + Child(ren)	\$561.55	\$491.55	\$70.00	\$362.55	\$199.00
		Employee + Spouse	\$636.55	\$495.55	\$141.00	\$305.55	\$331.00
		Family	\$858.99	\$673.99	\$185.00	\$409.99	\$449.00
	Premier PPO	Employee Only	\$660.16	\$548.16	\$112.00	\$474.16	\$186.00
		Employee + Child(ren)	\$1,108.40	\$863.40	\$245.00	\$690.40	\$418.00
		Employee + Spouse	\$1,259.49	\$885.49	\$374.00	\$664.49	\$595.00
		Family	\$1,707.69	\$1,198.69	\$509.00	\$882.69	\$825.00
2011	Value PPO	Employee Only	\$362.18	\$355.18	\$7.00	\$350.18	\$12.00
		Employee + Child(ren)	\$598.24	\$580.24	\$18.00	\$515.24	\$83.00
		Employee + Spouse	\$677.84	\$605.84	\$72.00	\$485.84	\$192.00
		Family	\$913.90	\$821.90	\$92.00	\$663.90	\$250.00
	Standard PPO	Employee Only	\$378.80	\$354.80	\$24.00	\$309.80	\$69.00
		Employee + Child(ren)	\$627.28	\$565.28	\$62.00	\$469.28	\$158.00
		Employee + Spouse	\$711.06	\$585.06	\$126.00	\$456.06	\$255.00
		Family	\$959.54	\$794.54	\$165.00	\$617.54	\$342.00
	Premier PPO	Employee Only	\$505.00	\$414.00	\$91.00	\$348.00	\$157.00
		Employee + Child(ren)	\$847.88	\$664.88	\$183.00	\$535.88	\$312.00
		Employee + Spouse	\$963.46	\$691.46	\$272.00	\$533.46	\$430.00
		Family	\$1,306.32	\$941.32	\$365.00	\$723.32	\$583.00

## Attachment I

### City of San Antonio Civilian Employee Healthcare Monthly Premiums by Plan and Tier

Year	Plan	Tier	Total Cost	Pre 09		Post 09	
				City Cost	Employee Premium	City Cost	Employee Premium
2010	Value PPO	Employee Only	\$311.14	\$311.14	\$0.00	\$311.14	\$0.00
		Employee + Child(ren)	\$543.84	\$525.84	\$18.00	\$460.84	\$83.00
		Employee + Spouse	\$622.29	\$550.29	\$72.00	\$430.29	\$192.00
		Family	\$854.98	\$762.98	\$92.00	\$604.98	\$250.00
	Standard PPO	Employee Only	\$327.52	\$304.52	\$23.00	\$282.52	\$45.00
		Employee + Child(ren)	\$572.46	\$514.46	\$58.00	\$461.46	\$111.00
		Employee + Spouse	\$655.04	\$538.04	\$117.00	\$430.04	\$225.00
		Family	\$899.98	\$745.98	\$154.00	\$604.98	\$295.00
	Premier PPO	Employee Only	\$376.52	\$304.52	\$72.00	\$282.52	\$94.00
		Employee + Child(ren)	\$628.46	\$514.46	\$114.00	\$431.46	\$197.00
		Employee + Spouse	\$753.29	\$537.29	\$216.00	\$430.29	\$323.00
		Family	\$1,034.97	\$745.97	\$289.00	\$604.97	\$430.00
	EPO	Employee Only	\$415.63	\$304.63	\$111.00	\$282.63	\$133.00
		Employee + Child(ren)	\$726.47	\$514.47	\$212.00	\$461.47	\$265.00
		Employee + Spouse	\$831.26	\$537.26	\$294.00	\$430.26	\$401.00
		Family	\$1,142.09	\$746.09	\$396.00	\$605.09	\$537.00
2009	Value PPO	Employee Only	\$337.06	\$337.06	\$0.00	\$337.06	\$0.00
		Employee + Child(ren)	\$569.76	\$551.76	\$18.00	\$486.76	\$83.00
		Employee + Spouse	\$648.21	\$576.21	\$72.00	\$456.21	\$192.00
		Family	\$880.90	\$788.90	\$92.00	\$630.90	\$250.00
	Standard PPO	Employee Only	\$353.45	\$330.45	\$23.00	\$308.45	\$45.00
		Employee + Child(ren)	\$598.38	\$540.38	\$58.00	\$487.38	\$111.00
		Employee + Spouse	\$680.96	\$563.96	\$117.00	\$455.96	\$225.00
		Family	\$925.90	\$771.90	\$154.00	\$630.90	\$295.00
	Premier PPO	Employee Only	\$402.57	\$330.57	\$72.00	\$308.57	\$94.00
		Employee + Child(ren)	\$684.25	\$570.25	\$114.00	\$487.25	\$197.00
		Employee + Spouse	\$779.21	\$563.21	\$216.00	\$456.21	\$323.00
		Family	\$1,060.89	\$771.89	\$289.00	\$630.89	\$430.00
	EPO	Employee Only	\$441.55	\$330.55	\$111.00	\$308.55	\$133.00
		Employee + Child(ren)	\$752.39	\$540.39	\$212.00	\$487.39	\$265.00
		Employee + Spouse	\$857.18	\$563.18	\$294.00	\$456.18	\$401.00
		Family	\$1,168.01	\$772.01	\$396.00	\$631.01	\$537.00

## Attachment I

### City of San Antonio Civilian Employee Healthcare Monthly Premiums by Plan and Tier

Year	Plan	Tier	Total Cost	Pre 09		Post 09	
				City Cost	Employee Premium	City Cost	Employee Premium
2008	Value PPO	Employee Only	\$311.14	\$311.14	\$0.00		
		Employee + Child(ren)	\$543.84	\$531.84	\$12.00		
		Employee + Spouse	\$622.29	\$574.29	\$48.00		
		Family	\$854.98	\$793.98	\$61.00		
	Standard PPO	Employee Only	\$327.52	\$311.52	\$16.00		
		Employee + Child(ren)	\$572.46	\$532.46	\$40.00		
		Employee + Spouse	\$655.04	\$574.04	\$81.00		
		Family	\$899.98	\$793.98	\$106.00		
	Premier PPO	Employee Only	\$376.65	\$311.65	\$65.00		
		Employee + Child(ren)	\$658.33	\$532.33	\$126.00		
		Employee + Spouse	\$753.29	\$541.29	\$212.00		
		Family	\$1,034.97	\$793.97	\$241.00		

## Attachment II

### City of San Antonio Civilian Employee Healthcare Cost Share by Plan and Tier

Year	Plan	Tier	Pre 09		Post 09	
			City Share	Employee Share	City Share	Employee Share
2014	Consumer PPO	Employee Only	100%	0%	100%	0%
		Employee + Child(ren)	97%	3%	93%	7%
		Employee + Spouse	91%	9%	83%	17%
		Family	91%	9%	82%	18%
	New Value PPO	Employee Only	94%	6%	87%	13%
		Employee + Child(ren)	90%	10%	81%	19%
		Employee + Spouse	83%	17%	74%	26%
		Family	83%	17%	74%	26%
	Premier PPO	Employee Only	77%	23%	67%	33%
		Employee + Child(ren)	72%	28%	62%	38%
		Employee + Spouse	66%	34%	56%	44%
		Family	65%	35%	55%	45%
2013	Consumer PPO	Employee Only	97%	3%	96%	4%
		Employee + Child(ren)	97%	3%	85%	15%
		Employee + Spouse	89%	11%	70%	30%
		Family	89%	11%	71%	29%
	Value PPO	Employee Only	97%	3%	94%	6%
		Employee + Child(ren)	95%	5%	76%	24%
		Employee + Spouse	81%	19%	51%	49%
		Family	82%	18%	52%	48%
	Standard PPO	Employee Only	91%	9%	81%	19%
		Employee + Child(ren)	85%	15%	71%	29%
		Employee + Spouse	78%	22%	57%	43%
		Family	78%	22%	57%	43%
	Premier PPO	Employee Only	75%	25%	67%	33%
		Employee + Child(ren)	71%	29%	61%	39%
		Employee + Spouse	66%	34%	54%	46%
		Family	66%	34%	53%	47%

## Attachment II

### City of San Antonio Civilian Employee Healthcare Cost Share by Plan and Tier

Year	Plan	Tier	Pre 09		Post 09	
			City Share	Employee Share	City Share	Employee Share
2012	Value PPO	Employee Only	97%	3%	95%	5%
		Employee + Child(ren)	95%	5%	77%	23%
		Employee + Spouse	83%	17%	54%	46%
		Family	84%	16%	56%	44%
	Standard PPO	Employee Only	92%	8%	77%	23%
		Employee + Child(ren)	88%	12%	65%	35%
		Employee + Spouse	78%	22%	48%	52%
		Family	78%	22%	48%	52%
	Premier PPO	Employee Only	83%	17%	72%	28%
		Employee + Child(ren)	78%	22%	62%	38%
		Employee + Spouse	70%	30%	53%	47%
		Family	70%	30%	52%	48%
2011	Value PPO	Employee Only	98%	2%	97%	3%
		Employee + Child(ren)	97%	3%	86%	14%
		Employee + Spouse	89%	11%	72%	28%
		Family	90%	10%	73%	27%
	Standard PPO	Employee Only	94%	6%	82%	18%
		Employee + Child(ren)	90%	10%	75%	25%
		Employee + Spouse	82%	18%	64%	36%
		Family	83%	17%	64%	36%
	Premier PPO	Employee Only	82%	18%	69%	31%
		Employee + Child(ren)	78%	22%	63%	37%
		Employee + Spouse	72%	28%	55%	45%
		Family	72%	28%	55%	45%

## Attachment II

### City of San Antonio Civilian Employee Healthcare Cost Share by Plan and Tier

Year	Plan	Tier	Pre 09		Post 09	
			City Share	Employee Share	City Share	Employee Share
2010	Value PPO	Employee Only	100%	0%	100%	0%
		Employee + Child(ren)	97%	3%	85%	15%
		Employee + Spouse	88%	12%	69%	31%
		Family	89%	11%	71%	29%
	Standard PPO	Employee Only	93%	7%	86%	14%
		Employee + Child(ren)	90%	10%	81%	19%
		Employee + Spouse	82%	18%	66%	34%
		Family	83%	17%	67%	33%
	Premier PPO	Employee Only	81%	19%	75%	25%
		Employee + Child(ren)	82%	18%	69%	31%
		Employee + Spouse	71%	29%	57%	43%
		Family	72%	28%	58%	42%
	EPO	Employee Only	73%	27%	68%	32%
		Employee + Child(ren)	71%	29%	64%	36%
		Employee + Spouse	65%	35%	52%	48%
		Family	65%	35%	53%	47%
2009	Value PPO	Employee Only	100%	0%	100%	0%
		Employee + Child(ren)	97%	3%	85%	15%
		Employee + Spouse	89%	11%	70%	30%
		Family	90%	10%	72%	28%
	Standard PPO	Employee Only	93%	7%	87%	13%
		Employee + Child(ren)	90%	10%	81%	19%
		Employee + Spouse	83%	17%	67%	33%
		Family	83%	17%	68%	32%
	Premier PPO	Employee Only	82%	18%	77%	23%
		Employee + Child(ren)	83%	17%	71%	29%
		Employee + Spouse	72%	28%	59%	41%
		Family	73%	27%	59%	41%
	EPO	Employee Only	75%	25%	70%	30%
		Employee + Child(ren)	72%	28%	65%	35%
		Employee + Spouse	66%	34%	53%	47%
		Family	66%	34%	54%	46%

## Attachment II

### City of San Antonio Civilian Employee Healthcare Cost Share by Plan and Tier

Year	Plan	Tier	Pre 09		Post 09	
			City Share	Employee Share	City Share	Employee Share
2008	Value PPO	Employee Only	100%	0%		
		Employee + Child(ren)	98%	2%		
		Employee + Spouse	92%	8%		
		Family	93%	7%		
	Standard PPO	Employee Only	95%	5%		
		Employee + Child(ren)	93%	7%		
		Employee + Spouse	88%	12%		
		Family	88%	12%		
	Premier PPO	Employee Only	83%	17%		
		Employee + Child(ren)	81%	19%		
		Employee + Spouse	72%	28%		
		Family	77%	23%		

### Attachment III

## City of San Antonio Civilian Employee Healthcare Cost Share by Plan

Year	Plan	Pre 09		Post 09	
		City Share	Employee Share	City Share	Employee Share
2014	Consumer PPO	94%	6%	91%	9%
	New Value PPO	87%	13%	81%	19%
	Premier PPO	72%	28%	62%	38%
2013	Consumer PPO	92%	8%	79%	21%
	Value PPO	88%	12%	75%	25%
	Standard PPO	83%	17%	70%	30%
	Premier PPO	71%	29%	61%	39%
2012	Value PPO	89%	11%	78%	22%
	Standard PPO	83%	17%	61%	39%
	Premier PPO	76%	24%	63%	37%
2011	Value PPO	93%	7%	88%	12%
	Standard PPO	87%	13%	72%	28%
	Premier PPO	76%	24%	62%	38%
2010	Value PPO	94%	6%	90%	10%
	Standard PPO	86%	14%	74%	26%
	Premier PPO	76%	24%	65%	35%
	EPO	69%	31%	62%	38%
2009	Value PPO	94%	6%	90%	10%
	Standard PPO	87%	13%	75%	25%
	Premier PPO	77%	23%	65%	35%
	EPO	70%	30%	63%	37%
2008	Value PPO	96%	4%		
	Standard PPO	90%	10%		
	Premier PPO	83%	17%		

## Attachment IV Corpus Christi Plan Designs and Premiums

2013	Corpus Christi				
Humana Plans	Base	<u>Civilian</u> Premium	<u>Public Safety</u> Base	<u>Fire</u> Base	<u>Public Safety</u> CDHP
<b>Deductibles</b>					
Individual Deductible In-Network	\$1,200	----	\$0	\$0	\$2,500
Individual Deductible Out-of-Network	\$2,400	----	\$200	\$200	\$3,400
Family Deductible In-Network	\$3,600	----	\$0	\$0	\$5,000
Family Deductible Out-of-Network	\$7,200	----	\$500	\$500	\$6,800
Coinsurance	80% / 20%	80% / 20%	80% / 20%	80% / 20%	deductible then 100%
<b>Out-of-Pocket Maximums</b>					
Individual OOP Maximum In-Network	\$3,000	\$2,000	\$500	\$500	\$0
Individual OOP Out-of-Network	\$9,000	\$8,000	\$700	\$700	\$2,000
Family OOP Maximum In-Network	\$9,000	\$6,000	\$1,250	\$1,250	\$0
Family OOP Maximum Out-of-Network	\$27,000	\$24,000	\$1,750	\$1,750	\$4,000
<b>Copays</b>					
Office Visits PCP	\$25	\$15	\$15	\$15	deductible then 100%
Office Visits Specialists	\$40	\$30	\$15	\$15	deductible then 100%
Emergency Room	deductible	\$150	\$50	\$50	deductible then 100%
Urgent Care	\$40	\$30	----	----	deductible then 100%
<b>Pharmacy</b>					
<u>Retail (30 day supply)</u>					
Generic/Preferred/Non Preferred	\$15 / \$35 / \$55	\$10 / \$30 / \$50	\$0 / \$20 / \$40	\$0 / \$20 / \$40	\$0 / \$20 / \$40
Specialty	N/A	N/A	N/A	N/A	N/A
<u>Mail Order (90 day supply)</u>					
Generic/Preferred/Non Preferred	----	----	----	----	deductible then copay \$0 / \$20 / \$40
Specialty	----	----	----	----	----
<b>Employee Paid Monthly Premiums</b>					
EE Only	\$63.35	\$193.25	\$0.00	\$0.00	\$0.00
EE+Sp	\$291.61	\$560.28	\$154.80	\$388.92	\$154.80
EE+Child(ren)	\$246.20	\$487.67	\$228.17	\$309.36	\$123.22
EE+Family	\$428.98	\$779.57	\$463.76	\$628.94	\$250.45

## Attachment V

### El Paso Plan Designs and Premiums

2013	El Paso							
Aetna Plans	<u>Civilian</u>			<u>Fire</u>			<u>Police</u>	
	Basic	Buy-Up	CDHP	Basic	Buy-Up	CDHP	Basic	Buy-Up
<b>Deductibles</b>								
Individual Deductible In-Network	\$1,000	\$300	\$3,000	\$1,000	\$300	\$5,000	\$1,000	\$300
Individual Deductible Out-of-Network	\$3,000	\$1,000	\$8,000	\$3,000	\$1,000	\$8,000	\$3,000	\$1,000
Family Deductible In-Network	\$2,500	\$750	\$8,000	\$2,500	\$750	\$10,000	\$2,500	\$750
Family Deductible Out-of-Network	\$7,500	\$2,500	\$16,000	\$7,500	\$2,500	\$16,000	\$7,500	\$2,500
Coinsurance	80% / 20%	90% / 10%	100%	80% / 20%	90% / 10%	100%	80% / 20%	90% / 10%
<b>Out-of-Pocket Maximums</b>								
Individual OOP Maximum In-Network	\$2,000	\$1,500	\$3,000	\$2,000	\$1,500	\$5,000	\$2,000	\$1,000
Individual OOP Out-of-Network	\$6,000	\$4,500	\$8,000	\$6,000	\$4,500	\$8,000	\$6,000	\$4,500
Family OOP Maximum In-Network	---	---	---	---	---	---	---	---
Family OOP Maximum Out-of-Network	---	---	---	---	---	---	---	---
<b>Copays</b>								
Office Visits PCP	\$20	\$15	100% after deduc.	\$20	\$20	100% after deduc.	\$20	\$20
Office Visits Specialists	\$30	\$25	100% after deduc.	\$30	\$30	100% after deduc.	\$30	\$30
Emergency Room	\$75	\$75	100% after deduc.	\$75	\$75	100% after deduc.	\$75	\$75
Urgent Care	80% / 20%	90% / 10%	100% after deduc.	80% / 20%	90% / 10%	100% after deduc.	80% / 20%	90% / 10%
<b>Pharmacy</b>								
<u>Retail (30 day supply)</u>								
Generic/Preferred/Non Preferred	\$15 / \$30 / \$45	\$15 / \$30 / \$45	100% after deduc.	\$15 / \$30 / \$45	\$15 / \$30 / \$45	100% after deduc.	\$15 / \$30 / \$45	\$15 / \$30 / \$45
Specialty	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<u>Mail Order (90 day supply)</u>								
Generic/Preferred/Non Preferred	\$30 / \$60 / \$90	\$30 / \$60 / \$90	100% after deduc.	\$30 / \$60 / \$90	\$30 / \$60 / \$90	100% after deduc.	\$30 / \$60 / \$90	\$30 / \$60 / \$90
Specialty	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Employee Paid Monthly Premiums</b>								
EE Only	\$141.61	\$244.75	\$90.11	\$48.97	\$95.55	\$5.22	\$51.44	\$100.34
EE+1	\$313.63	\$520.13	\$210.54	\$114.66	\$203.04	\$27.78	\$120.40	\$213.20
EE+2 or more	\$485.68	\$795.47	\$330.96	\$181.55	\$250.81	\$31.66	\$190.62	\$263.36

# **Healthcare & Retirement Benefits Task Force**

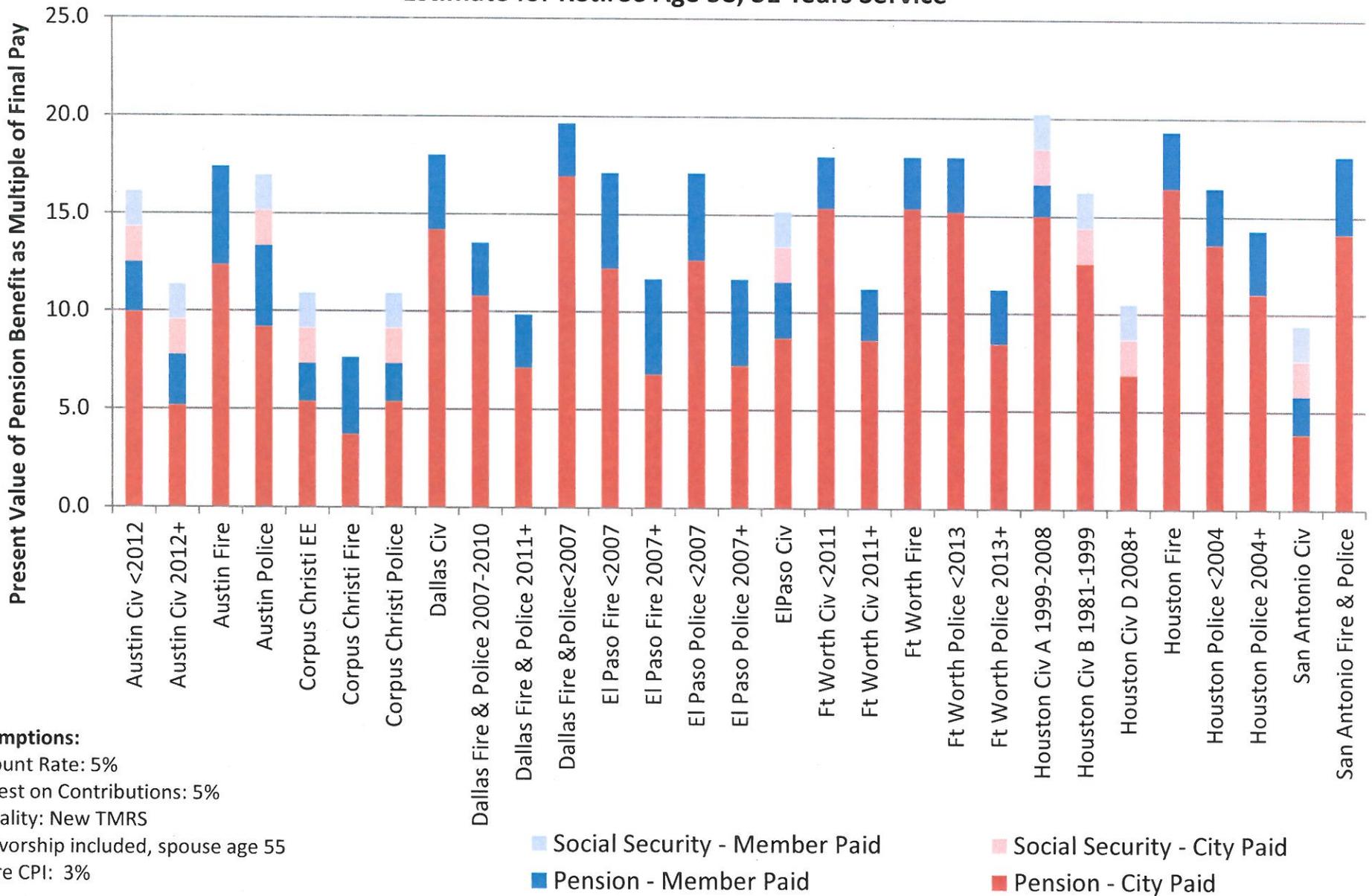
**Monday, January 6, 2014**

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**Item 2B**

## Total Present Value of Future Pension Payments

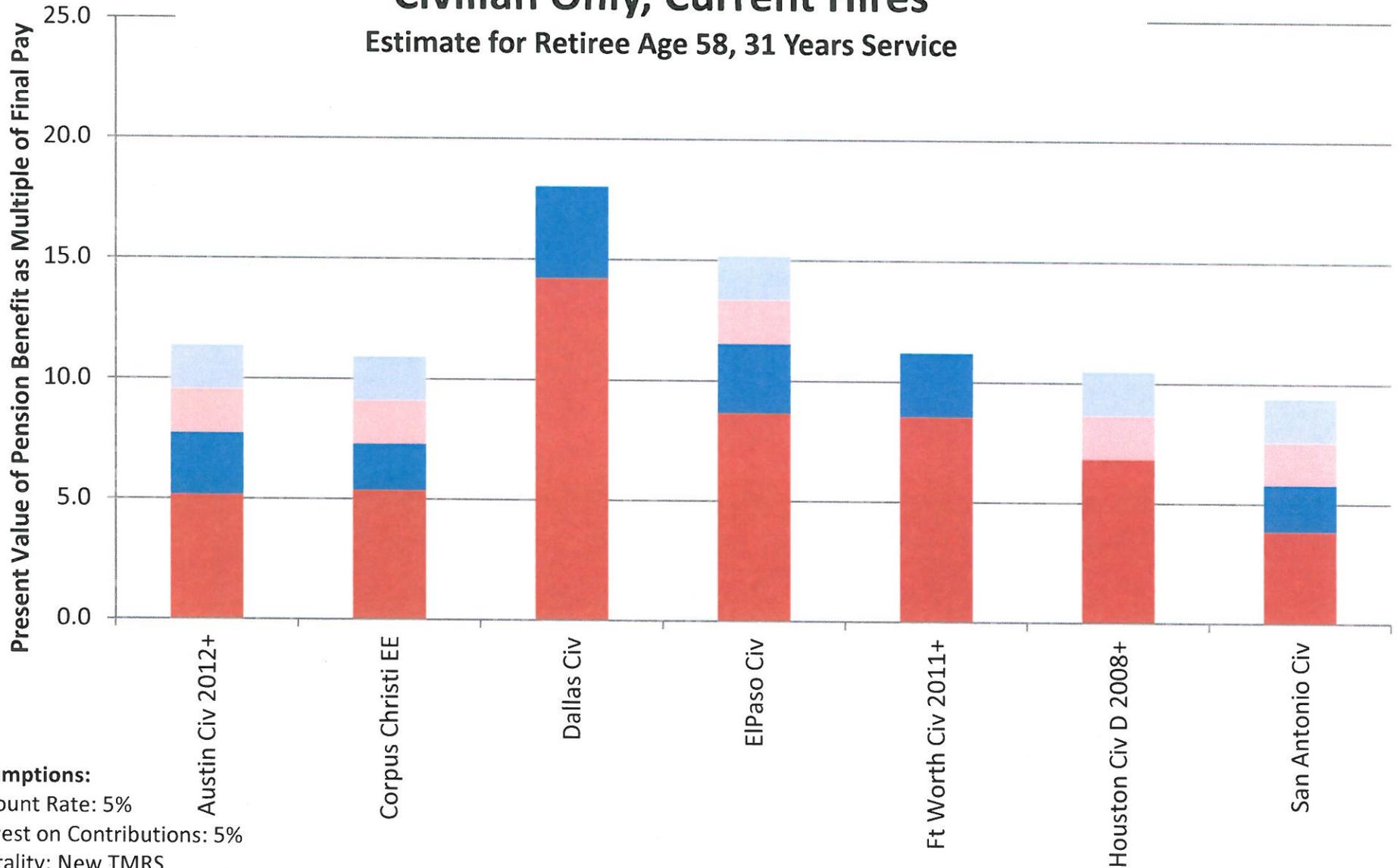
Estimate for Retiree Age 58, 31 Years Service



# Total Present Value of Future Pension Payments

## Civilian Only, Current Hires

Estimate for Retiree Age 58, 31 Years Service



**Assumptions:**

- Discount Rate: 5%
- Interest on Contributions: 5%
- Mortality: New TMRS
- Survivorship included, spouse age 55
- Future CPI: 3%

■ Social Security - Member Paid      ■ Social Security - City Paid  
■ Pension - Member Paid                      ■ Pension - City Paid

# **Healthcare & Retirement Benefits Task Force**

**Monday, January 6, 2014**

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## **Item 3A**

Projection of City of San Antonio General Fund Assumptions Used in Model

Healthcare and Retirement Benefits Task Force City of San Antonio

Observed Compound Annual Growth Rates

Observed Compound Annual Growth Rates					Item	Model Assumption				Notes:	
2009-2013	2004-2013	1999-2013	1994-2013	2005-2013		"5 Year"	"10 Year"	"15 Year"	"20 Year"		From City general Ledger unless otherwise noted
4.09%	4.80%	5.01%	5.05%	Since 1996	4.93%	Uniform Salary	4.09%	4.80%	5.01%	5.05%	From Payroll and Segal Company
1.91%					7.72%	Uniform Overtime & Other NonPensionable pays	2005-2013 rate grading to salary increase over 15 years		2005-2015 rate, grading to salary increase over 10 years		
13.50%					10.09%	Uniform Buy-Backs					From TMRS reports for all City civilians
19.84%					17.12%	Uniform Clothing Allowance					
5.13%					6.04%	Civilian Public Safety Salary	5.13%	6.04%	6.04%	5.13% => Uniform salary over 20 years	
0.11%					6.48%	Civilian Public Safety Salary Overtime & Other Pays	6.48% grading to salary increase over 15 years		6.48% grading to salary increase over 10 years		From TMRS reports for all City civilians
2.75%	3.97%	4.61%	4.65%	Since 1996		Civilian Non-Public Safety Salary and Overtime	2.75%	3.97%	4.61%	4.65%	
9.05%					6.31%	Civilian Non-Public Safety BuyBacks	6.31% grading to salary increase over 10 years		Same as salary		
1.45%	8.22%	6.08%	6.41%			<b>Program Costs</b> Public Safety Program Costs: Commodities, Contractual Svc, Other, Transfers	1.45%	8.22%	6.08%	6.41%	
-1.02%					4.57%	Civilian Non-Public Safety Program Costs	-1.02%	4.57%	4.57% grading to 2.5% over 10 years		
1.86%	4.09%	4.51%	4.80%			<b>Revenue</b>	1.86%	4.09%	4.51%	4.80%	
1.81%	1.55%	1.58%	1.65%	Since 1996	1.78%	<b>Population Growth</b> Uniform Headcount Growth	1.490%	1.490%	1.490%	1.490%	
-0.36%					1.27%	Civilian Public Safety Headcount Growth	1.490%	1.490%	1.490%	1.490%	
-0.88%	-0.44%	0.48%	0.60%	Since 1996	-0.27%	Civilian Non-Public Safety Headcount Growth	0.497%	0.497%	0.497%	0.497%	All civilians, from TMRS
1.49%	1.49%	1.51%	1.63%		1.49%	San Antonio City Population Growth	1.490%	1.490%	1.490%	1.490%	
						<b>Inflation</b>	2.50%				

Other Assumptions:

Active Healthcare Trend:	2015	2017	2020	2022	2024	2026	2027	2028	
Uniform Medium & Longer Scenarios	0.08	0.08	0.06	0.06	0.06	0.06	0.06	0.06	No plan benefit changes anticipated; Midway between actuary's reasonable and conservative assumptions More reflective of recent experience Significant plan changes made in recent past
Shorter and Recent scenarios	0.085	0.085	0.085	0.085	0.08	0.07	0.065	0.06	
Civilian All scenarios	0.07	0.07	0.05	0.05	0.05	0.05	0.05	0.05	
TMRS Cost of Living Adjustment	10,15, and 20 Year Scenarios: 5 Year scenario				COLA every 2nd year COLA every year				Modeled based on TMRS estimate
Pre-Paid Retiree Healthcare plan	Assume City pays additional contributions required to be GASB 45 compliant (30 year funding) Assume discount rate changed from 8% to 7.5% (same as pension plan)								Modeled based on actuarial valuation report
Civilian Retiree healthcare	Pay-Go based on draft actuarial valuation report benefit payment projections, pro-rated for general fund civilians Population growth increases pay-go in 20 years for 15 and 20 Year scenarios, 15 years for 5 and 10 Year scenarios								
General Fund Reserve	Reserve maintained equal to 15% of revenue								

Notes:

Rates above are "gross" rates. The model divides each rate by headcount or population growth for the same period, and then multiplies by future headcount or population growth. The model assumes that the "average" rate occurs each year in the future. In practice, the actual experience each year will be higher or lower and will fluctuate from year to year. Even if the average is the same, the results from these fluctuating rates will be different than if the average occurred each year.

**Healthcare and Retirement Benefits Task Force  
City of San Antonio**

**Projection of City of San Antonio General Fund  
Assumptions Used in Model**

**Special Assumptions for "Recession" Scenario**

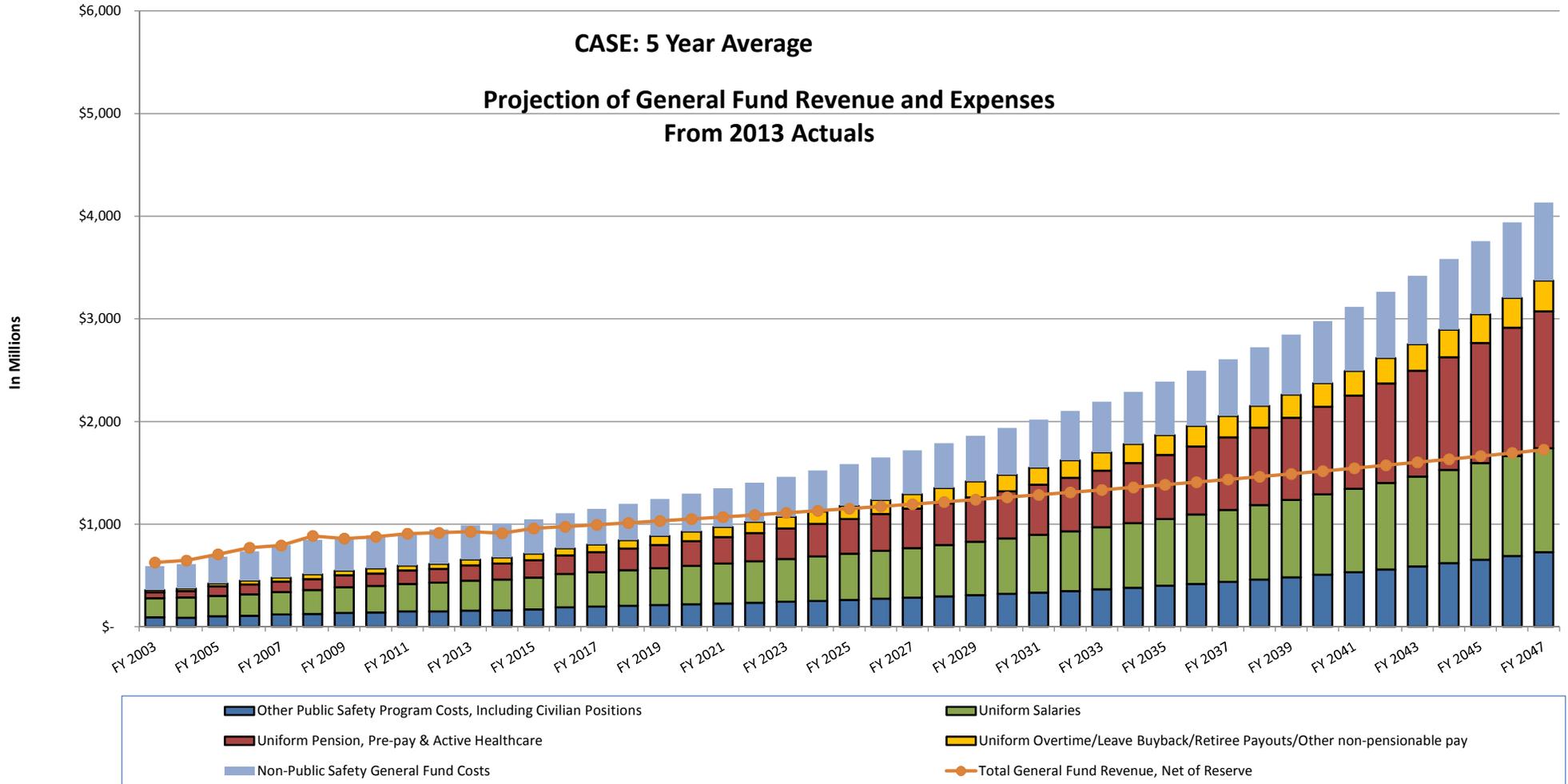
<b>Modified Assumption:</b>	<b>"Recession" Years</b>				
	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Uniform Salary	10.44%	0.81%	5.45%	2.56%	
Revenue	-2.85%	1.99%	3.45%	0.93%	1.08%
Uniform Headcount Growth	3.07%	3.12%	2.24%	1.52%	
Civilian Public Safety Headcount Growth	3.07%	3.12%	2.24%	1.52%	
Uniform Active Healthcare	7.57%	9.30%	13.72%	3.90%	18.71%
Civilian Active Healthcare	7.50%	23.44%	-8.58%	16.16%	1.45%
Investment Return: Fire & Police Pension	-13.40%	-5.36%	8.68%	2.87%	
Investment return TMRS (same as Fire & Police Pension)	-13.40%	-5.36%	8.68%	2.87%	
Investment Return: Pre-paid Retiree Healthcare	-10.61%	-16.66%	5.55%	2.09%	

Special assumption for "Recession" scenario for pension and pre-funded retiree healthcare:  
City contributions based on 18-year amortization of unfunded, if greater than statutory level.  
Amortization periods longer than 18 years generally result in less than interest on the underfunding being paid in year 1.  
The effects on these plans are very rough estimates using information in the most recent actuarial valuation reports and are intended as model inputs only. Actual projections should be done by the plans' actuary.

Notes: The assumptions above were selected based on actual experience during the recent recession, for illustration only. All other years before and after use assumptions equal to the "15 Year" model. This modeling does **not** include any "run up" or very good years immediately before or after the recession.

Also note that we have not attempted to determine the likelihood of this or a similar scenario actually occurring.

**CASE: 5 Year Average**  
**Projection of General Fund Revenue and Expenses**  
**From 2013 Actuals**



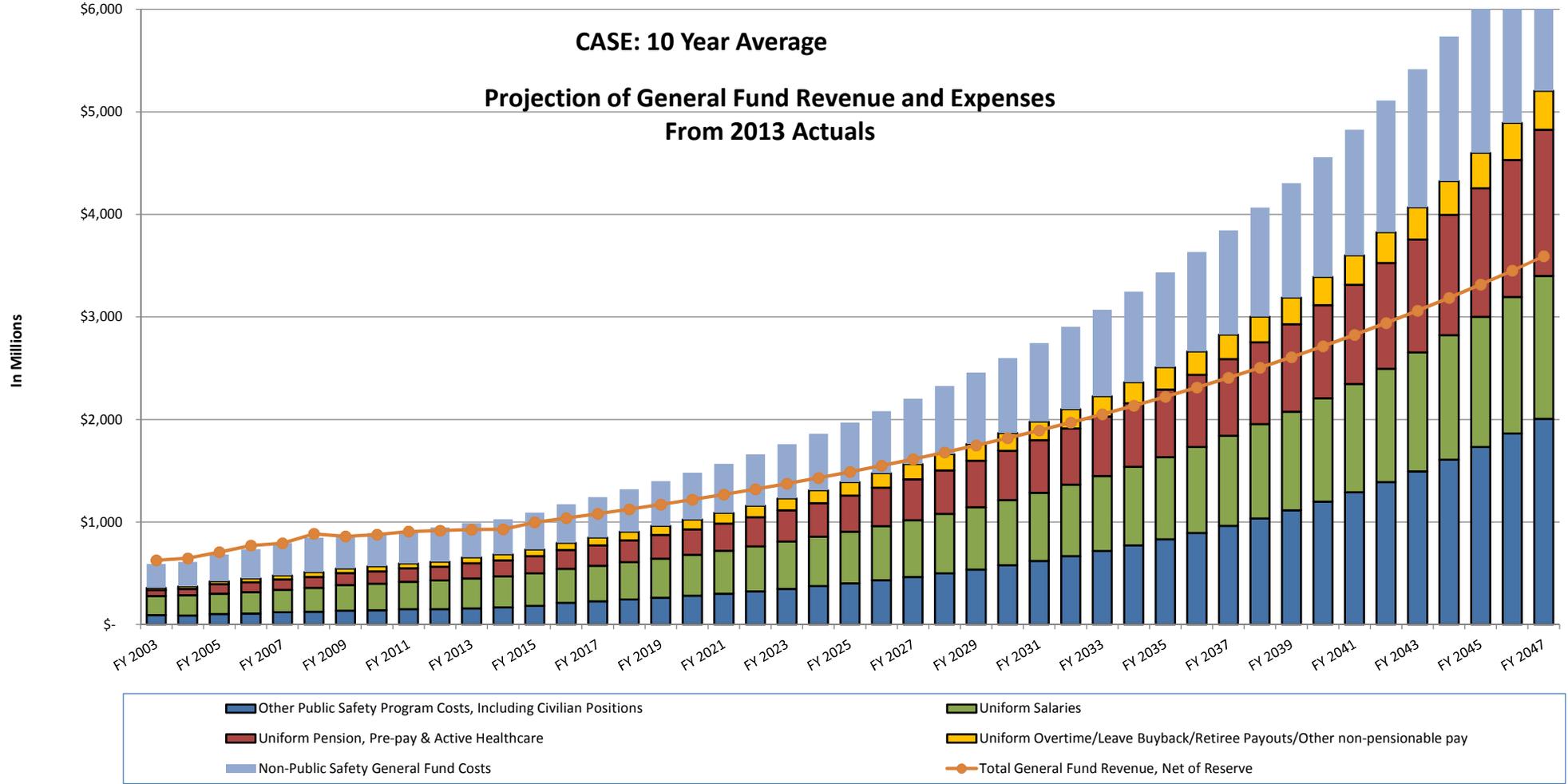
**Key Assumptions:**

Uniform Payroll Growth:	4.09%	(2009-2013 payroll - 5 Yrs)		
Civilian Non-Safety Payroll Growth	2.75%	( 3.66% per capita)	(Based on 2009-2013 adjusted for headcount growth)	
Uniform Medical Growth:	Initial: 8.50%	2020: 8.50%	2030: 6.00%	
Civilian Medical Growth:	Initial: 7.00%	2020: 5.00%	2030: 5.00%	
City Population Growth	1.49%	(Census projections)		
Non-Public Safety Headcount Growth	0.49%	(1/3 City growth)		
Revenue Growth	1.86%	(2009 to 2013)		

TMRS COLAs	Annual
Fire & Police Pension and Pre-Paid Retiree Health Investment Return	7.50%
Revenue Reserve after 2013	15%

**Year Public Safety = 100% Revenue 2025**

**CASE: 10 Year Average**  
**Projection of General Fund Revenue and Expenses**  
**From 2013 Actuals**

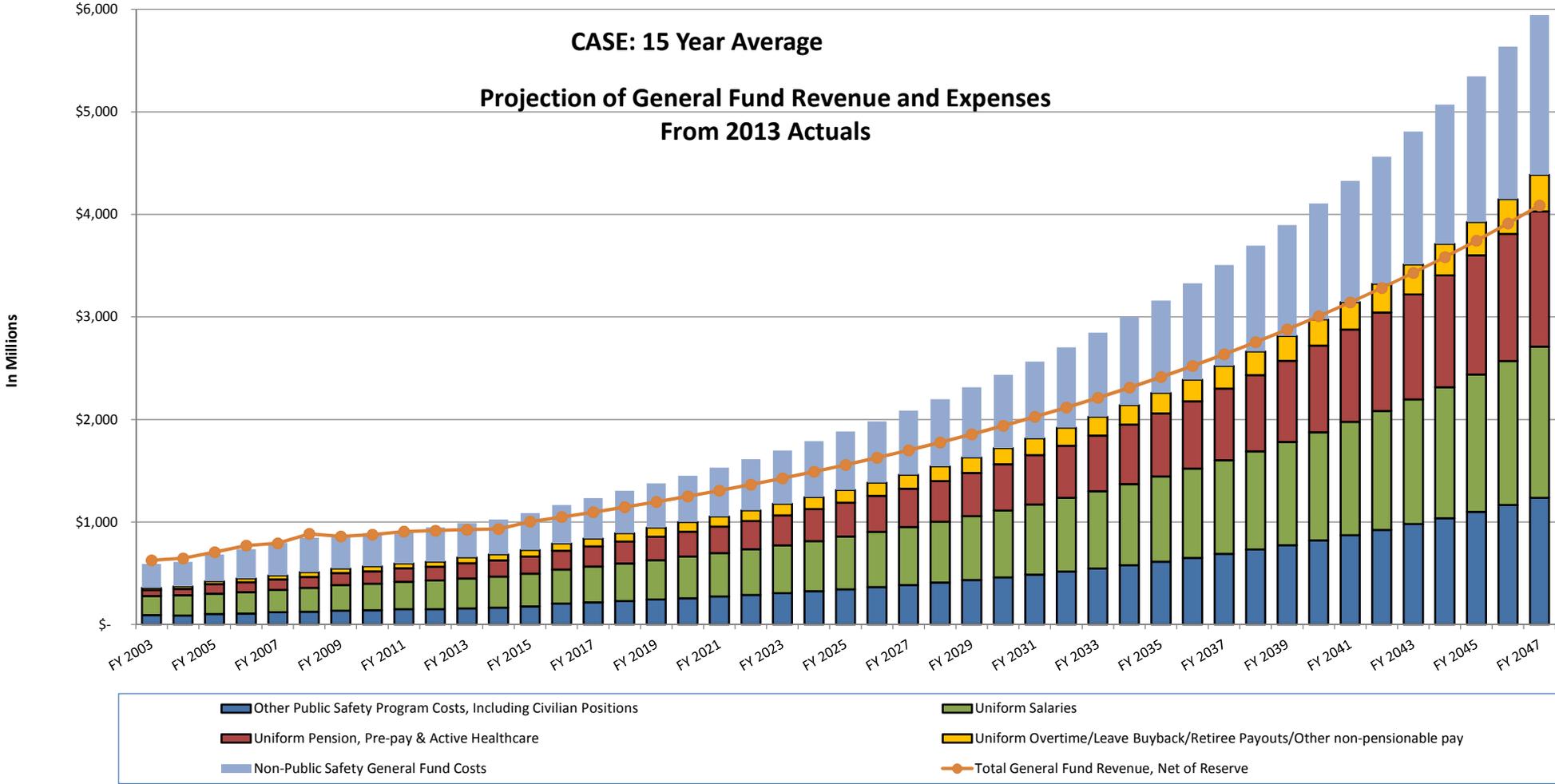


**Key Assumptions:**

Uniform Payroll Growth:	4.80%	(2004-2013 payroll - 10 Yrs)	TMRS COLAs	1 year in 2	
Civilian Non-Safety Payroll Growth	3.97%	( 4.44% per capita ) (Based on 2004-2013 adjusted for headcount growth)	Fire & Police Pension and Pre-Paid Retiree Health Investment Return	7.50%	
Uniform Medical Growth:	Initial: 8.50%	2020: 8.50%	2030: 6.00%	Revenue Reserve after 2013	15%
Civilian Medical Growth:	Initial: 7.00%	2020: 5.00%	2030: 5.00%		
City Population Growth	1.49%	(Census projections)			
Non-Public Safety Headcount Growth	0.49%	(1/3 City growth)			
Revenue Growth	4.09%	(2004 to 2013)	<b>Year Public Safety = 100% Revenue</b>	<b>2029</b>	

Bartel Associates, January 7, 2014

**CASE: 15 Year Average**  
**Projection of General Fund Revenue and Expenses**  
**From 2013 Actuals**



**Key Assumptions:**

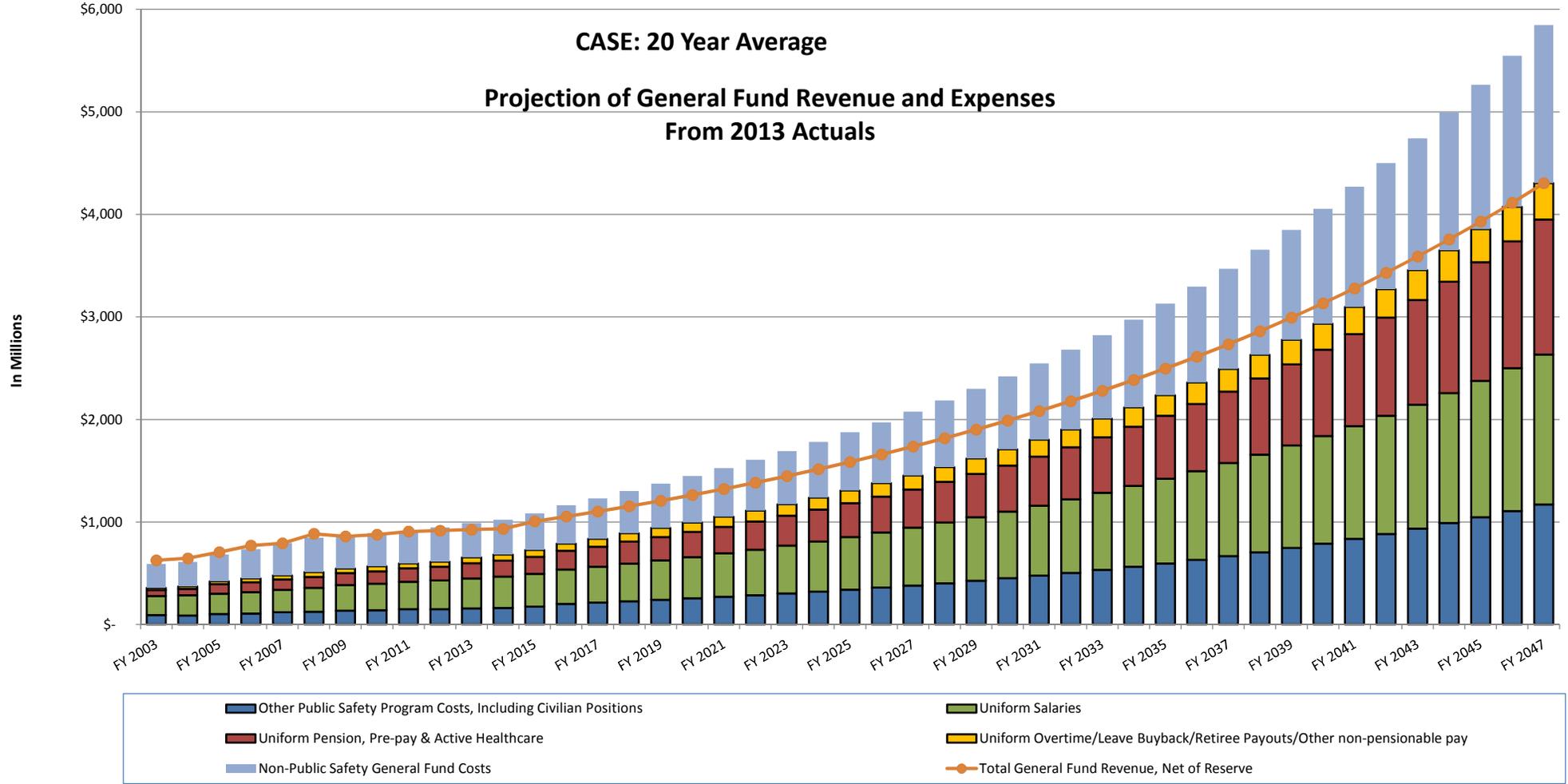
Uniform Payroll Growth:	5.01%	(1999 - 2013 payroll - 15 Yrs)		
Civilian Non-Safety Payroll Growth	4.61%	( 4.12% per capita)	(Based on 1999-2013 adjusted for headcount growth)	
Uniform Medical Growth:	Initial: 8.00%	2020: 6.00%	2030: 6.00%	
Civilian Medical Growth:	Initial: 7.00%	2020: 5.00%	2030: 5.00%	
City Population Growth	1.49%	(Census projections)		
Non-Public Safety Headcount Growth	0.49%	(1/3 City growth)		
Revenue Growth	4.51%	(1999 to 2013)		

TMRS COLAs	1 year in 2
Fire & Police Pension and Pre-Paid Retiree Health Investment Return	7.50%
Revenue Reserve after 2013	15%

**Year Public Safety = 100% Revenue 2041**

Bartel Associates, January 7, 2014

**CASE: 20 Year Average**  
**Projection of General Fund Revenue and Expenses**  
**From 2013 Actuals**



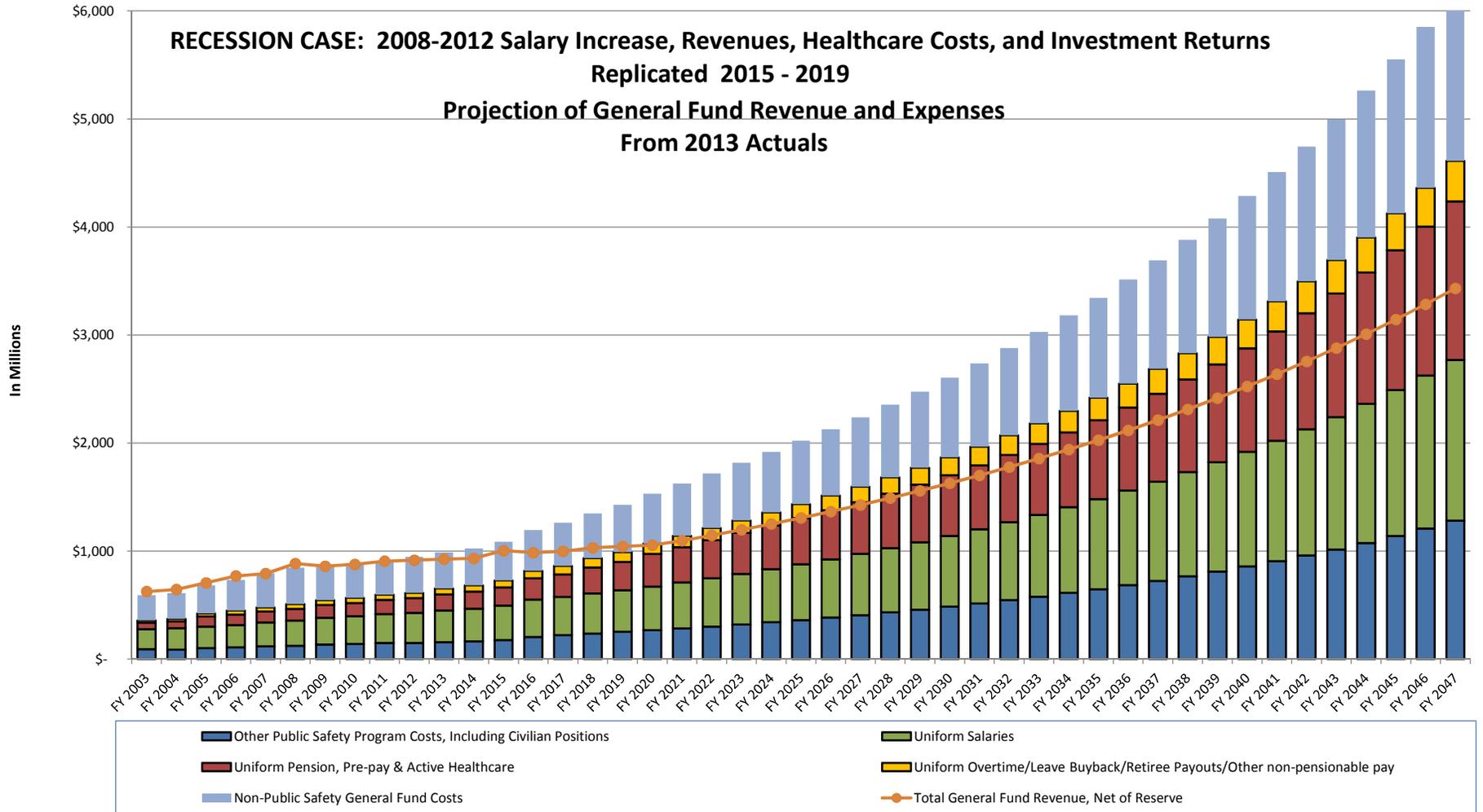
**Key Assumptions:**

Uniform Payroll Growth:	5.05%	( 1996-2013 payroll - 18 Yrs)		
Civilian Non-Safety Payroll Growth	4.65%	( 4.03% per capita)	(Based on 1996-2013 adjusted for headcount growth)	
Uniform Medical Growth:	Initial: 8.00%	2020: 6.00%	2030: 6.00%	
Civilian Medical Growth:	Initial: 7.00%	2020: 5.00%	2030: 5.00%	
City Population Growth	1.49%	(Census projections)		
Non-Public Safety Headcount Growth	0.49%	(1/3 City growth)		
Revenue Growth	4.80%	(1994 to 2013)		

TMRS COLAs	1 year in 2
Fire & Police Pension and Pre-Paid Retiree Health Investment Return	7.50%
Revenue Reserve after 2013	15%

**Year Public Safety = 100% Revenue      2047**

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**Key Assumptions:**

Uniform Payroll Growth:

Civilian Non-Safety Payroll Growth

Uniform Medical Growth:

Civilian Medical Growth:

City Population Growth

Non-Public Safety Headcount Growth

Revenue Growth

See Detail

TMRS COLAs

Fire & Police Pension and Pre-Paid Retiree  
 Health Investment Return

Revenue Reserve after 2013

**Year Public Safety = 100% Revenue 2020**