

BRC meeting

Revised 8/19/2024

Clackamas County

August 19, 2024

A business of Marsh McLennan



Contributions



Rates & Contributions

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical ¹										
General County										
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months										
EE	233	\$880.36	\$836.34	\$44.02	\$5.32	13.7%	5.0%	\$100.98	13.7%	95.0%
EE, SP	163	1,760.72	1,672.68	88.04	10.64	13.7%	5.0%	201.96	13.7%	95.0%
EE, CH	86	1,584.64	1,505.40	79.24	9.58	13.8%	5.0%	181.76	13.7%	95.0%
EE, FAM	<u>303</u>	<u>2,640.98</u>	<u>2,508.94</u>	132.04	15.94	13.7%	5.0%	302.94	13.7%	95.0%
COMPOSITE	785	\$1,819.90	\$1,704.56							
AFSME/EA				\$115.34	\$35.08	43.7%	6.3%	\$179.80	11.8%	93.7%
FOPPO				\$115.34	\$35.08	43.7%	6.3%	\$179.80	11.8%	93.7%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,602.30							
AFSME/EA				\$120.70	\$35.34	41.4%	7.0%	(\$19.34)	-1.2%	93.0%
FOPPO				\$120.70	\$35.34	41.4%	7.0%	(\$19.34)	-1.2%	93.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,975.00							
AFSME/EA				\$139.00	\$36.20	35.2%	6.6%	\$21.80	1.1%	93.4%
FOPPO				\$139.00	\$36.20	35.2%	6.6%	\$21.80	1.1%	93.4%

¹Rates include the standard 2025 contract changes.

Rates & Contributions – alternative method

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option 10/10/1000 \$250 Deductible; Vision \$250/12 months										
EE	233	\$880.36	\$836.34	\$44.02	\$5.32	13.7%	5.0%	\$100.98	13.7%	95.0%
EE, SP	163	1,760.72	1,672.68	88.04	10.64	13.7%	5.0%	201.96	13.7%	95.0%
EE, CH	86	1,584.64	1,505.40	79.24	9.58	13.8%	5.0%	181.76	13.7%	95.0%
EE, FAM	<u>303</u>	<u>2,640.98</u>	<u>2,508.94</u>	132.04	15.94	13.7%	5.0%	302.94	13.7%	95.0%
COMPOSITE	785	\$1,819.90	\$1,663.84							
AFSME/EA				\$156.06	\$75.80	94.4%	8.6%	\$139.08	9.1%	91.4%
FOPPO				\$156.06	\$75.80	94.4%	8.6%	\$139.08	9.1%	91.4%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,636.84							
AFSME/EA				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
FOPPO				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$2,008.30							
AFSME/EA				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%
FOPPO				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%

¹Rates include the standard 2025 contract changes.

Plan Options



Rates & Contributions – Kaiser option #1

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/10%/ \$1500 \$350 Deductible ; Vision \$250/12 months										
EE	233	\$858.74	\$815.80	\$42.94	\$4.24	11.0%	5.0%	\$80.44	10.9%	95.0%
EE, SP	163	1,717.50	1,631.62	85.88	8.48	11.0%	5.0%	160.90	10.9%	95.0%
EE, CH	86	1,545.74	1,468.46	77.28	7.62	10.9%	5.0%	144.82	10.9%	95.0%
EE, FAM	<u>303</u>	<u>2,576.16</u>	<u>2,447.36</u>	128.80	12.70	10.9%	5.0%	241.36	10.9%	95.0%
COMPOSITE	785	\$1,775.22	\$1,680.14							
AFSME/EA				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%
FOPPO				\$95.08	\$14.82	18.5%	5.4%	\$155.38	10.2%	94.6%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,622.56							
AFSME/EA				\$100.44	\$15.08	17.7%	5.8%	\$0.92	0.1%	94.2%
FOPPO				\$100.44	\$15.08	17.7%	5.8%	\$0.92	0.1%	94.2%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,995.26							
AFSME/EA				\$118.74	\$15.94	15.5%	5.6%	\$42.06	2.2%	94.4%
FOPPO				\$118.74	\$15.94	15.5%	5.6%	\$42.06	2.2%	94.4%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.6%

Rates & Contributions – Kaiser option #2

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/ 15% / \$1500 \$350 Deductible ; Vision \$250/12 months										
EE	233	\$852.90	\$810.26	\$42.64	\$3.94	10.2%	5.0%	\$74.90	10.2%	95.0%
EE, SP	163	1,705.78	1,620.50	85.28	7.88	10.2%	5.0%	149.78	10.2%	95.0%
EE, CH	86	1,535.20	1,458.44	76.76	7.10	10.2%	5.0%	134.80	10.2%	95.0%
EE, FAM	303	<u>2,558.58</u>	<u>2,430.66</u>	127.92	11.82	10.2%	5.0%	224.66	10.2%	95.0%
COMPOSITE	785	\$1,763.12	\$1,673.54							
AFSME/EA				\$89.58	\$9.32	11.6%	5.1%	\$148.78	9.8%	94.9%
FOPPO				\$89.58	\$9.32	11.6%	5.1%	\$148.78	9.8%	94.9%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	147	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,628.06							
AFSME/EA				\$94.94	\$9.58	11.2%	5.5%	\$6.42	0.4%	94.5%
FOPPO				\$94.94	\$9.58	11.2%	5.5%	\$6.42	0.4%	94.5%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	266	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$2,000.74							
AFSME/EA				\$113.26	\$10.46	10.2%	5.4%	\$47.54	2.4%	94.6%
FOPPO				\$113.26	\$10.46	10.2%	5.4%	\$47.54	2.4%	94.6%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.3%

Rates & Contributions – Kaiser option #3

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$15/10%/ \$1500 \$350 Deductible ; Vision \$250/12 months										
EE	233	\$855.08	\$812.32	\$42.76	\$4.06	10.5%	5.0%	\$76.96	10.5%	95.0%
EE, SP	163	1,710.14	1,624.64	85.50	8.10	10.5%	5.0%	153.92	10.5%	95.0%
EE, CH	86	1,539.14	1,462.18	76.96	7.30	10.5%	5.0%	138.54	10.5%	95.0%
EE, FAM	<u>303</u>	<u>2,565.14</u>	<u>2,436.88</u>	128.26	12.16	10.5%	5.0%	230.88	10.5%	95.0%
COMPOSITE	785	\$1,767.64	\$1,676.00							
AFSME/EA				\$91.64	\$11.38	14.2%	5.2%	\$151.24	9.9%	94.8%
FOPPO				\$91.64	\$11.38	14.2%	5.2%	\$151.24	9.9%	94.8%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,626.00							
AFSME/EA				\$97.00	\$11.64	13.6%	5.6%	\$4.36	0.3%	94.4%
FOPPO				\$97.00	\$11.64	13.6%	5.6%	\$4.36	0.3%	94.4%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,998.70							
AFSME/EA				\$115.30	\$12.50	12.2%	5.5%	\$45.50	2.3%	94.5%
FOPPO				\$115.30	\$12.50	12.2%	5.5%	\$45.50	2.3%	94.5%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.4%

Rates & Contributions – Kaiser option #4

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/10%/\$1500 \$350 Deductible, \$50 Outpatient Surgery Copay; Vision \$250/12 months										
EE	233	\$858.20	\$815.28	\$42.92	\$4.22	10.9%	5.0%	\$79.92	10.9%	95.0%
EE, SP	163	1,716.38	1,630.56	85.82	8.42	10.9%	5.0%	159.84	10.9%	95.0%
EE, CH	86	1,544.76	1,467.52	77.24	7.58	10.9%	5.0%	143.88	10.9%	95.0%
EE, FAM	303	2,574.50	2,445.78	128.72	12.62	10.9%	5.0%	239.78	10.9%	95.0%
COMPOSITE	785	\$1,774.08	\$1,679.52							
AFSME/EA				\$94.56	\$14.30	17.8%	5.3%	\$154.76	10.1%	94.7%
FOPPO				\$94.56	\$14.30	17.8%	5.3%	\$154.76	10.1%	94.7%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	147	2,549.00	2,421.54	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,623.08							
AFSME/EA				\$99.92	\$14.56	17.1%	5.8%	\$1.44	0.1%	94.2%
FOPPO				\$99.92	\$14.56	17.1%	5.8%	\$1.44	0.1%	94.2%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	266	2,800.00	2,660.00	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,995.78							
AFSME/EA				\$118.22	\$15.42	15.0%	5.6%	\$42.58	2.2%	94.4%
FOPPO				\$118.22	\$15.42	15.0%	5.6%	\$42.58	2.2%	94.4%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.6%

Rates & Contributions – Kaiser option #5

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/10%/ \$1500 \$350 Deductible, \$10/\$30 Rx Copays ; Vision \$250/12 months										
EE	233	\$856.70	\$813.86	\$42.84	\$4.14	10.7%	5.0%	\$78.50	10.7%	95.0%
EE, SP	163	1,713.40	1,627.72	85.68	8.28	10.7%	5.0%	157.00	10.7%	95.0%
EE, CH	86	1,542.06	1,464.96	77.10	7.44	10.7%	5.0%	141.32	10.7%	95.0%
EE, FAM	<u>303</u>	<u>2,570.00</u>	<u>2,441.50</u>	128.50	12.40	10.7%	5.0%	235.50	10.7%	95.0%
COMPOSITE	785	\$1,770.98	\$1,677.82							
AFSME/EA				\$93.16	\$12.90	16.1%	5.3%	\$153.06	10.0%	94.7%
FOPPO				\$93.16	\$12.90	16.1%	5.3%	\$153.06	10.0%	94.7%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,624.50							
AFSME/EA				\$98.50	\$13.14	15.4%	5.7%	\$2.86	0.2%	94.3%
FOPPO				\$98.50	\$13.14	15.4%	5.7%	\$2.86	0.2%	94.3%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,997.18							
AFSME/EA				\$116.82	\$14.02	13.6%	5.5%	\$43.98	2.3%	94.5%
FOPPO				\$116.82	\$14.02	13.6%	5.5%	\$43.98	2.3%	94.5%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.5%

Rates & Contributions – Kaiser option #6

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/10%/ \$1500 \$350 Deductible, \$10/\$20/50% to \$100 Rx Copays; Vision \$250/12 months										
EE	233	\$855.88	\$813.08	\$42.80	\$4.10	10.6%	5.0%	\$77.72	10.6%	95.0%
EE, SP	163	1,711.76	1,626.18	85.58	8.18	10.6%	5.0%	155.46	10.6%	95.0%
EE, CH	86	1,540.58	1,463.56	77.02	7.36	10.6%	5.0%	139.92	10.6%	95.0%
EE, FAM	<u>303</u>	<u>2,567.56</u>	<u>2,439.18</u>	128.38	12.28	10.6%	5.0%	233.18	10.6%	95.0%
COMPOSITE	785	\$1,769.30	\$1,676.92							
AFSME/EA				\$92.38	\$12.12	15.1%	5.2%	\$152.16	10.0%	94.8%
FOPPO				\$92.38	\$12.12	15.1%	5.2%	\$152.16	10.0%	94.8%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,625.26							
AFSME/EA				\$97.74	\$12.38	14.5%	5.7%	\$3.62	0.2%	94.3%
FOPPO				\$97.74	\$12.38	14.5%	5.7%	\$3.62	0.2%	94.3%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$1,997.94							
AFSME/EA				\$116.06	\$13.26	12.9%	5.5%	\$44.74	2.3%	94.5%
FOPPO				\$116.06	\$13.26	12.9%	5.5%	\$44.74	2.3%	94.5%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 5.5%

Rates & Contributions – Kaiser option #7

Effective: January 1, 2025

PLAN	2025 Renewal				Employee			Employer		
	JUNE 2024	BUDGET RATES	CLACKAMAS COUNTY	EMPLOYEE COST	\$ INCREASE	% INCREASE	% of TOTAL RATE	\$ INCREASE	% INCREASE	% of TOTAL RATE
Active Medical¹										
General County										
VALUE: Kaiser HMO Option \$10/10%/ \$1750 \$400 Deductible ; Vision \$250/12 months										
EE	233	\$845.42	\$803.14	\$42.28	\$3.58	9.3%	5.0%	\$67.78	9.2%	95.0%
EE, SP	163	1,690.84	1,606.30	84.54	7.14	9.2%	5.0%	135.58	9.2%	95.0%
EE, CH	86	1,521.74	1,445.66	76.08	6.42	9.2%	5.0%	122.02	9.2%	95.0%
EE, FAM	<u>303</u>	<u>2,536.16</u>	<u>2,409.36</u>	126.80	10.70	9.2%	5.0%	203.36	9.2%	95.0%
COMPOSITE	785	\$1,769.30	\$1,680.84							
AFSME/EA				\$88.46	\$8.20	10.2%	5.0%	\$156.08	10.2%	95.0%
FOPPO				\$88.46	\$8.20	10.2%	5.0%	\$156.08	10.2%	95.0%
BASE: PHP Personal Option 15/20/2500 \$850 Common Deductible (includes VSP vision)										
EE	127	\$850.00	\$807.50	\$42.50	\$1.00	2.4%	5.0%	\$19.00	2.4%	95.0%
EE, SP	68	1,698.00	1,613.10	84.90	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, CH	48	1,531.00	1,454.44	76.56	1.80	2.4%	5.0%	34.20	2.4%	95.0%
EE, FAM	<u>147</u>	<u>2,549.00</u>	<u>2,421.54</u>	127.46	3.00	2.4%	5.0%	57.00	2.4%	95.0%
COMPOSITE	390	\$1,723.00	\$1,636.84							
AFSME/EA				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
FOPPO				\$86.16	\$0.80	0.9%	5.0%	\$15.20	0.9%	95.0%
BUY-UP: PHP Open Option 15/10/30/2000 \$600 Common Deductible (includes VSP vision)										
EE	107	\$935.00	\$888.24	\$46.76	\$1.10	2.4%	5.0%	\$20.90	2.4%	95.0%
EE, SP	125	1,866.00	1,772.70	93.30	2.20	2.4%	5.0%	41.80	2.4%	95.0%
EE, CH	57	1,683.00	1,598.84	84.16	2.00	2.4%	5.0%	38.00	2.4%	95.0%
EE, FAM	<u>266</u>	<u>2,800.00</u>	<u>2,660.00</u>	140.00	3.30	2.4%	5.0%	62.70	2.4%	95.0%
COMPOSITE	555	\$2,114.00	\$2,008.30							
AFSME/EA				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%
FOPPO				\$105.70	\$2.90	2.8%	5.0%	\$55.10	2.8%	95.0%

¹Rates include the standard 2025 contract changes.

Overall Medical increase of 4.9%

Kaiser plan design options

	No Change	2025 Options						
Benefit	Traditional HMO	#1 +5.6%	#2 +5.3%	#3 +5.4%	#4 +5.6%	#5 +5.5%	#6 +5.5%	#7 +4.9%
Individual / Family Deductible	\$250 / \$500	\$350 / \$700	\$350 / \$700	\$350 / \$700	\$350 / \$700	\$350 / \$700	\$350 / \$700	\$400 / \$800
Individual / Family OOP max	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,750 / \$3,500
Physician Visit – Primary Care & Specialist	\$10	\$10	\$10	\$15	\$10	\$10	\$10	\$10
Hospital Stay (after ded)	10%	10%	15%	10%	10%	10%	10%	10%
Outpatient Surgery	\$10	\$10	\$10	\$10	\$50	\$10	\$10	\$10
Generic Medications	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Brand Medications	\$20	\$20	\$20	\$20	\$20	\$30	\$30 pref, 50% to \$100 non-pref	\$20
Kaiser Monthly Cost (compared to 2024)	\$115.34 (+\$35.08)	\$95.08 (+\$14.82)	\$89.58 (+\$9.32)	\$91.64 (+\$11.38)	\$94.56 (+\$14.30)	\$93.16 (+\$12.90)	\$92.38 (+\$12.12)	\$88.46 (+\$8.20)
Personal Op Monthly (compared to 2024)	\$120.70 (+\$35.34)	\$100.44 (+\$15.08)	\$94.94 (+\$9.58)	\$97.00 (+\$11.64)	\$99.92 (+\$14.56)	\$98.50 (+\$13.14)	\$97.74 (+\$12.38)	\$86.16 (+\$0.80)
Open Op Monthly (compared to 2024)	\$139.00 (+\$36.20)	\$118.74 (+\$15.94)	\$113.26 (+\$10.46)	\$115.30 (+\$12.50)	\$118.22 (+\$15.42)	\$116.82 (+\$14.02)	\$116.06 (+\$13.26)	\$105.70 (+\$2.90)

Deductible & Out-of-Pocket Maximum

of members satisfying

Kaiser	CY 2023	YTD 2024 (6/18/2024)
Per Person Deductible	78	27
Per Person OOP Max	63	20
Per Family Deductible	18	7
Per Family OOP Max	7	2

Providence	Benefit	CY 2023	YTD 2024 (5/13/2024)
Open Option	Per Person Deductible	250	126
	Per Person OOP Max	94	33
	Per Family Deductible	47	11
	Per Family OOP Max	10	2
Personal Option	Per Person Deductible	124	48
	Per Person OOP Max	62	30
	Per Family Deductible	14	3
	Per Family OOP Max	6	3

