

City of Richmond Medical Benefit Renewal - 2022

SEPTEMBER 27, 2021 – CITY COUNCIL PRESENTATION



Employee Medical Benefits & Costs – Historical

- City provides medical benefits to current and retired employees
- Plan benefits are reviewed and adjusted annually per City Ordinance 2016-029 which provides for the joint administration of plan benefits and premiums with the School Division representatives annually
- **Since 2015, the City has:**
 - Held medical costs below average market inflation/trend which has averaged about 4% annually
 - Absorbed the full annual increase passing no increase in premiums to employees



Employee Medical Benefits & Costs – Historical

- Additionally, and in response to the recent Internal Audit reports 2021-04 and 2021-14, the City has been reviewing the retiree health benefit plans (OPEB) for needed plan changes to align benefits and control significant cost and future liabilities.
 - City retiree benefits have far exceeded those of other localities.
 - As of June 30, 2021, the OPEB liability stands at \$118 million and continue to grow annually.
 - Most retirees pay City premiums that are above the federal marketplace with similar coverage to the City's plans.



Employee Medical – Current Situation

This year brings an added challenge:

- Health claim projections are up 9.8% calendar year 2022 (more than double the last 5 years)
- Plan offerings have not been adjusted annually thus requiring significant changes to mainstream benefits to peer communities, control costs, and align city benefits across the employee health plans.



Employee Medical – Solutions

Solutions:

- Changes to the plan designs and premiums are being made for both current employees and retirees.
- Even with these actions, the City's cost will require close monitoring to stay within the 2022 budget.
- The City will be educating employees on the premium changes and plan benefits in the coming weeks during open enrollment.



Report from Consultants

Speaker: Kerry Smith, CEBS, SPHR – Senior Vice President
with USI Insurance Services

Associates: Claire Harlin, CEBS – Senior Account Executive
with USI Insurance Services

Joe Meyers, FSA, EA, MAAA – Senior Consultant
with Findley/USI Consulting Group (Actuary)

Following the presentation, USI and Administration will be
available to address any questions.





2022 HEALTHCARE BENEFIT RENEWAL

City of Richmond

Kerry Smith, CEBS, Claire Harlin, CEBS, Joseph Meyers, FSA, EA, MAAA

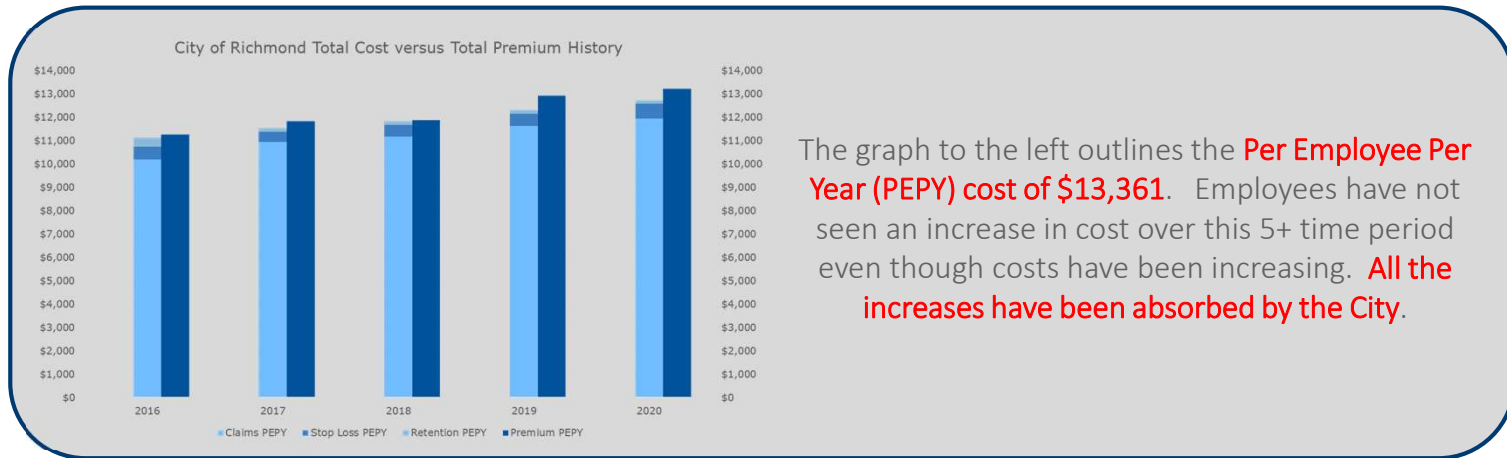
September 22, 2021

www.usi.com

Executive Summary

- The City has experienced lower than average renewal increases over the last six years (averaging 4% per year) and **has absorbed all increases keeping employee premiums flat since 2015.**
- In **2021**, claims experience **has risen significantly by 9.8%.**
- Currently, **employees in lower benefit plans are subsidizing employees in the higher Premier plan.** The contribution strategy needs to change to remove this subsidy while allowing employees to buy-up to a higher benefit offering.
- The City has **compared with peer localities and evaluated best practices and made changes to align health benefit offerings effective Jan 1, 2022.**
- **Benefits will be adjusted** to include deductibles, out-of-pocket maximums, and adding a fourth tier to the prescription drug benefits **to align to competitive plans with surrounding jurisdictions.**
- **Benefit adjustments to retiree health benefits are also necessary** as these benefits are **much richer than peer communities** and carry a **\$118M OPEB liability** as of June 30, 2021.

2022 Projected Renewal Expense



The projected rate increase is 9.8%, due to catastrophic claims increasing as well as overall experience. The impact to the City and Employees is outlined below.

	City	Employee and Retiree	Total
Premium based on 2021 Rates and Current Enrollment	\$41,401,108	\$10,698,079	\$52,099,187
Total Projected Expenses for 2022	\$45,465,610	\$11,748,350	\$57,213,960
Dollar Change	\$4,064,502	\$1,050,271	\$5,114,773
Percentage Change			9.8%

Greater Richmond Municipality Benefit Comparison

	City of Richmond Current 2021			Chesterfield County 2021		Hanover County 2021			Henrico County 2021		
	Premier	Classic	HDHP	POS 25	HDHP	Premium	Standard	HDHP	Premier	Standard	HDHP
Benefits											
Deductible	\$250/\$500	\$500/\$1,000	\$1,500/\$3,000	\$750/\$1,500	\$2,800/\$5,600	\$500/\$1,000	\$1,000/\$2,000	\$2,800/\$5,600	\$300/\$300	\$300/\$300	\$3,000/\$6,000
Employer HSA Contribution	N/A	N/A	\$750/\$1,250	N/A	\$1,400/\$2,800	N/A	N/A	\$1,200/\$2,400	N/A	N/A	\$1,200/\$2,400
Out-of-Pocket Maximum	\$5,000/\$10,000	\$6,350/\$12,700	\$6,000/\$12,000	\$4,000/\$8,000	\$4,000/\$8,000	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$2,500/\$5,000	\$2,500/\$5,000	\$4,000/\$8,000
Office Visit	\$20/\$40	\$25/\$50	\$35/\$65 after	\$25/\$50	0% after	\$25/\$50	\$35/\$75	10% after	\$20/\$40	\$25/\$45	0% after
Emergency Room	\$200 copay + 10%, no deductible	\$250 copay + 20%, no deductible	20% after deductible	\$300 copay	0% after deductible	20% after deductible	20% afer deductible	10% after deductible	\$150 copay	\$150 copay	0% after deductible
Outpatient Facility	\$250 copay + 10% after deductible	\$300 copay + 10% after deductible	20% after deductible	\$250 copay	0% after deductible	20% after deductible	20% afer deductible	10% after deductible	5% after deductible	30% after deductible	0% after deductible
Inpatient Facility	\$500 copay + 10% after deductible	\$500 copay + 20% after deductible	20% after deductible	\$300/day to \$1,500 max.	0% after deductible	20% after deductible	20% afer deductible	10% after deductible	5% after deductible	30% after deductible	0% after deductible
Prescription Drug	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 after deductible	\$150/\$300 Rx deductible, then \$10/\$30/\$50/20%	\$10/\$30/\$50/20% after deductible	\$50/\$100 Rx deductible, then \$10/\$30/\$50/20%	\$50/\$100 Rx deductible, then \$10/\$30/\$50/20%	\$10/\$30/\$50/20% after deductible	\$150/\$150 Rx deductible, then \$10/\$30/\$55	\$150/\$150 Rx deductible, then \$10/\$30/\$55	\$10/\$30/\$55 after deductible

2022 Projected Renewal Expense

- Benefit Changes

- Evaluated current City plan copays, deductibles & coinsurance, and out-of-pocket maximum limits based on **remaining competitive with surrounding jurisdictions** (comparison in appendix). *Richmond's deductibles and prescription drug benefits are, on average, more generous than the surrounding jurisdictions. Richmond continues to have the highest out-of-pocket maximums. Out-of-pocket maximum for Classic and HDHP are reducing for 2022 which is more in line with other localities and to encourage more participation in the Classic and HDHP.*

	City of Richmond Current 2021			City of Richmond Recommended 2022		
	Premier	Classic	HDHP	Premier	Classic	HDHP
Benefits						
Deductible	\$250/\$500	\$500/\$1,000	\$1,500/\$3,000	\$500/\$1,000	\$750/\$1,500	\$2,000/\$4,000
Employer HSA Contribution	N/A	N/A	\$750/\$1,250			\$750/\$1,250
Out-of-Pocket Maximum	\$5,000/\$10,000	\$6,350/\$12,700	\$6,000/\$12,000	\$5,000/\$10,000	\$4,000/\$8,000	\$4,000/\$8,000
Office Visit	\$20/\$40	\$25/\$50	\$35/\$65 after	\$20/\$40	\$25/\$50	\$35/\$65 after
Prescription Drug	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 after deductible	\$10/\$30/\$55/20% to a max of \$250	\$10/\$30/\$55/20% to a max of \$250	\$10/\$30/\$55/20% to a max of \$250, after deductible

These changes reduce the health care increase from 9.8% to 7.4%.

Contribution Strategy Change

The **Premier Plan represents 60%** of the overall membership. The budgeted **rates are not covering the cost** of the plan and Premier members are being **subsidized by the Classic and HDHP enrollees**.

- The City considered eliminating the Premier plan but decided to offer the “choice” and have employees “buy-up” to access the Premier Option.
- Premier enrollees will move toward paying the difference between the “Classic” plan contribution and the Premier plan.
- This strategy will be phased in over two years to smooth the impact.

Total Actives and Retirees		Premier	Classic	HDHP	Total
Total Expense	3,827	\$35,577,215	\$12,677,768	\$2,644,011	\$50,898,994
Annual Total Budget Premium		\$33,039,868	\$14,473,850	\$4,248,011	\$51,761,730
Premium less Expense		-\$2,537,346	\$1,796,082	\$1,604,000	\$862,736
Expense to Premium Loss Ratio		107.7%	87.6%	62.2%	98.3%

2022 City of Richmond Proposed Contribution Summary

Active Employee Rates and Contributions

	2021 Current Premium			2022 Premium			Monthly Increase		Monthly Increase		Percent of Total 2022 Premium	
	Total	City	Employee	Total	City	Employee	\$ City	% City	\$ Employee	% Employee	City	Employee
Premier - with Wellness									Increase	Increase	%	%
Employee Only	\$851.20	\$766.84	\$84.36	\$914.19	\$788.49	\$125.70	\$21.65	2.5%	\$41.34	49.0%	86%	14%
Employee + Child	\$1,447.75	\$1,082.63	\$365.12	\$1,554.88	\$1,118.65	\$436.23	\$36.02	2.5%	\$71.11	19.5%	72%	28%
Employee + Spouse	\$1,977.70	\$1,478.92	\$498.78	\$2,124.05	\$1,528.15	\$595.90	\$49.23	2.5%	\$97.12	19.5%	72%	28%
Family	\$2,304.89	\$1,603.67	\$701.22	\$2,475.46	\$1,675.19	\$800.27	\$71.52	3.1%	\$99.05	14.1%	68%	32%
											77%	23%
Classic - with Wellness												
Employee Only	\$778.03	\$715.53	\$62.50	\$835.60	\$768.47	\$67.13	\$52.94	6.8%	\$4.63	7.4%	92%	8%
Employee + Child	\$1,322.66	\$994.34	\$328.32	\$1,420.54	\$1,067.92	\$352.62	\$73.58	5.6%	\$24.30	7.4%	75%	25%
Employee + Spouse	\$1,806.84	\$1,358.34	\$448.50	\$1,940.55	\$1,458.86	\$481.69	\$100.52	5.6%	\$33.19	7.4%	75%	25%
Family	\$2,105.74	\$1,480.70	\$625.04	\$2,261.56	\$1,590.27	\$671.29	\$109.57	5.2%	\$46.25	7.4%	70%	30%
											80%	20%
HDHP - with Wellness												
Employee Only	\$653.20	\$625.54	\$27.66	\$701.54	\$671.83	\$29.71	\$46.29	7.1%	\$2.05	7.4%	96%	4%
Employee + Child	\$1,122.27	\$894.11	\$228.16	\$1,205.32	\$960.28	\$245.04	\$66.17	5.9%	\$16.88	7.4%	80%	20%
Employee + Spouse	\$1,533.10	\$1,221.42	\$311.68	\$1,646.55	\$1,311.81	\$334.74	\$90.39	5.9%	\$23.06	7.4%	80%	20%
Family	\$1,786.71	\$1,332.65	\$454.06	\$1,918.93	\$1,431.27	\$487.66	\$98.62	5.5%	\$33.60	7.4%	75%	25%
											84%	16%
Overall Increase				7.4%	5.0%	17.2%					79%	21%

* Within ER funding range goal of 70-80%

Delivering the message to employees

- Employee rates have not increased since before 2015. That is unusual when looking at other municipalities as well as private industry.
- Plan offerings were not in line with market competitors and required adjustment.
- USI will work with the City to develop a communication plan for active employees focusing on transitioning to the “buy-up” contribution strategy for the Premier Plan. Educate employees by:
 - Developing claim examples.
 - Providing more information on the HDHP and HSA (saving for the future).

OPEB Retiree Health Benefit Analysis

Early Retiree Medical Plan – Current Design

The City of Richmond provides pre-Medicare health benefits for eligible retirees and their spouse/dependents.

- Most retirees currently elect coverage for themselves only and elect mainly the Premier plan (70%) and the Classic plan (30%).
- Retiree Medical Plan liability on June 30, 2021, is \$118.0M.
- Based on peer group data, the City of Richmond provides much richer benefits.

Early Retiree Medical Plan – Greater Richmond Municipality Comparison

	Current City Plan	Henrico	Hanover	Chesterfield
I. Eligibility Requirements:				
Age Minimum	Varies	Age 50 w 10 YOS Age 55 w 5 YOS Age 50 Public Safety	Age 50 w 10 YOS Age 55 w 5 YOS	Age 55
Consecutive Service Years	Yes, if < 15 YOS, the last 5 years prior to retirement must be consecutive and be enrolled in the medical plan); No, if > 15 YOS	No, and no requirement to carry health plan prior to retirement	Must meet VRS eligibility; no requirement to carry health plan prior to retirement	No, and no requirement to carry health plan prior to retirement
II. Plan Access Options:				
	(See Note A)	(See Note B)	(See Note B)	
The Premier Plan (Plan A)	Yes	Yes	Yes	N/A
The Classic Plan (Plan B)	Yes	Yes	Yes	Yes
High Deductible Plan (HD Plan)	Yes	Yes	Yes	Yes
Allowed to drop & re-enroll	Yes, (can reject, and return at any open enrollment period or life event until age 65)	No, no option to return if rejected at retirement or dropped during retirement	No, no option to return if rejected at retirement or dropped during retirement	No, no option to return if rejected at retirement or dropped during retirement
III. Employer Contributions:				
	(See Note A)		(See Note C)	(See Note D)
5-10 YOS - Per Month	0% (\$0)	\$3 per YOS	\$0	\$0
10-14 YOS - Per Month	50% (City pays \$507-\$1622; retiree pays \$300-\$1952)	\$3 per YOS	\$100	\$0
15-19 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$3 per YOS	\$150	\$196
20-24 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$3 per YOS	\$200	\$294
25 + YOS - Per Month	100% (employer pays \$654-\$1763; retiree pays \$183-\$1774)	\$3 per YOS, up to a max of \$90	\$200	\$392
Wellness Incentive Discount	Yes (See Note E)	No	No	No
V. Extended Benefits:				
Dependent Coverage Included	Yes, up to age 65 for spouse and up to age 26 for dependent	Yes	Yes	Yes
Dependents Allowed to Elect/Change Coverage	Yes	No	No	No

Richmond's retiree costs are higher because the City pays a higher cost per year of service.

Early Retiree Medical Plan – January 1 2022 Design

	Current City Plan	Henrico	Hanover	Chesterfield	Recommended City Plan (red = change)
I. Eligibility Requirements:					
Age Minimum	Varies	Age 50 w 10 YOS Age 55 w 5 YOS Age 50 Public Safety	Age 50 w 10 YOS Age 55 w 5 YOS	Age 55	Age 55
Consecutive Service Years	Yes, if < 15 YOS, the last 5 years prior to retirement must be consecutive and be enrolled in the medical plan); No, if > 15 YOS	No, and no requirement to carry health plan prior to retirement	Must meet VRS eligibility; no requirement to carry health plan prior to retirement	No, and no requirement to carry health plan prior to retirement	Yes, requires at least 10 YOS, and in YOS, the last 5 years must be consecutive
II. Plan Access Options:					
	(See Note A)	(See Note B)	(See Note B)		
The Premier Plan (Plan A)	Yes	Yes	Yes	N/A	N/A
The Classic Plan (Plan B)	Yes	Yes	Yes	Yes	Yes
High Deductible Plan (HD Plan)	Yes	Yes	Yes	Yes	Yes
Allowed to drop & re-enroll	Yes, (can reject, and return at any open enrollment period or life event until age 65)	No, no option to return if rejected at retirement or dropped during retirement	No, no option to return if rejected at retirement or dropped during retirement	No, no option to return if rejected at retirement or dropped during retirement	No, no option to return if rejected at retirement or dropped during retirement
III. Employer Contributions:					
	(See Note A)		(See Note C)	(See Note D)	
5-10 YOS - Per Month	0% (\$0)	\$3 per YOS	\$0	\$0	0% (\$0)
10-14 YOS - Per Month	50% (City pays \$507-\$1622; retiree pays \$300-\$1952)	\$3 per YOS	\$100	\$0	\$100
15-19 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$3 per YOS	\$150	\$196	\$200
20-24 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$3 per YOS	\$200	\$294	\$300
25 + YOS - Per Month	100% (employer pays \$654-\$1763; retiree pays \$183-\$1774)	\$3 per YOS, up to a max of \$90	\$200	\$392	\$400
Wellness Incentive Discount	Yes (See Note E)	No	No	No	Yes (planned at \$25/month)
V. Extended Benefits:					
Dependent Coverage Included	Yes, up to age 65 for spouse and up to age 26 for dependent	Yes	Yes	Yes	Yes, spouse and dependent cannot be enrolled if they have access to healthcare through their
Dependents Allowed to Elect/Change Coverage	Yes	No	No	No	No
VI. Retiree Health Plan Liability					
	\$118.0M as of 6/30/2021 \$108.4M as of 6/30/2022 (No Premier)				\$60.7 million as of 6/30/2022

The City Retiree Health Plan liability of \$118M and is anticipated to be \$60.7M on June 30, 2022, based on the outlined changes. Changes apply to current retirees as well as to eligible employees.

Early Retiree Medical Plan – January 1 2022 Design

	Current City Plan	Recommended City Plan (red = change)	Healthcare.gov As a Comparison to the City Plan
I. Eligibility Requirements:			
Age Minimum	Varies	Age 55	N/A
Consecutive Service Years	Yes, if < 15 YOS, the last 5 years prior to retirement must be consecutive and be enrolled in the medical plan); No, if > 15 YOS	Yes, requires at least 10 YOS, and in YOS, the last 5 years must be consecutive	N/A
II. Plan Access Options:			
	(See Note A)		
The Premier Plan (Plan A)	Yes	N/A	In the 23219 zip code, four carriers offer plans. Benefits available to retiree are based on income and age. If annual income < \$25,000, the benefits have lower copays and other out-of-pocket costs.
The Classic Plan (Plan B)	Yes	Yes	
High Deductible Plan (HD Plan)	Yes	Yes	
Allowed to drop & re-enroll	Yes, (can reject, and return at any open enrollment period or life event until age 65)	No, no option to return if rejected at retirement or dropped during retirement	
III. Employer Contributions:			
	(See Note A)		
5-10 YOS - Per Month	0% (\$0)	0% (\$0)	Premium is based on age, gender, zip code, income, tobacco use, parent or legal guardian of a child under 19, & unemployment assistance for 2021 \$24,100 - retiree pays \$13 - \$35 \$30,000 - retiree pays \$66 - \$88 \$35,000 - retiree pays \$126 - \$148 \$40,000 - retiree pays \$192 - \$214 \$45,000 - retiree pays \$255 - \$277 \$50,000 - retiree pays \$326 - \$348 \$75,000 - retiree pays \$512 - \$534 83.8% of retirees have annual pension at or below \$45,000
10-14 YOS - Per Month	50% (City pays \$507-\$1622; retiree pays \$300-\$1952)	\$100	
15-19 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$200	
20-24 YOS - Per Month	75% (employer pays \$580-\$1693; retiree pays \$241-\$1863)	\$300	
25 + YOS - Per Month	100% (employer pays \$654-\$1763; retiree pays \$183-\$1774)	\$400	
Wellness Incentive Discount	Yes (See Note E)	Yes (planned at \$25/month)	
V. Extended Benefits:			
Dependent Coverage Included	Yes, up to age 65 for spouse and up to age 26 for dependent	Yes, spouse and dependent cannot be enrolled if they have access to healthcare through their	Yes
Dependents Allowed to Elect/Change Coverage	Yes	No	Yes
VI. Retiree Health Plan Liability			
	\$118.0M as of 6/30/2021 \$108.4M as of 6/30/2022 (No Premier)	\$60.7 million as of 6/30/2022	

Closing Summary

- The City has:
 - absorbed all premium increases since 2015.
 - a projected claims increase of 9.8% if changes are not made.
 - Inequity in its benefit contributions across plan offerings.
 - An unusually generous retiree health benefit and related large OPEB liability that requires plan changes.

- The contribution strategy will shift allowing current employees to buy-up to the higher benefit offering. Retirees will be excluded from access to the Premier Plan.

- Current and Retiree benefits will be adjusted to align to peer localities effective Jan. 1, 2022, to include deductibles, copays, and out-of-pocket maximums.

- Employees and Retirees will be educated on the merits of the various plan offerings and options available to them to assist with open enrollment beginning November 1, 2021.

APPENDIX

Summary of Changes

After a thorough review, the changes outlined below were determined to provide needed budget relief while keeping benefits competitive with surrounding municipalities.

- Active Employee Medical Changes
 - Premier Plan
 - Increased Deductible from \$250/\$500 to \$500/\$1,000
 - Added a 4th tier on the prescription drug (\$10/\$30/\$55/20% to a max of \$250)
 - Increased rates creating a “buy-up” strategy to keep the Premier plan
 - Classic Plan
 - Increased Deductible from \$500/\$1000 to \$750/\$1,500
 - Reduced the Out-of-Pocket Max from \$6,350/\$12,700 to \$4,000/\$8,000
 - Added a 4th tier on the prescription drug (\$10/\$30/\$55/20% to a max of \$250)
 - Increased rates
 - HDHP Plan
 - Increased Deductible from \$1,500/\$3,000 to \$2,000/\$4,000
 - Reduced the Out-of-Pocket Max from \$6,000/\$12,000 to \$4,000/\$8,000
 - Added a 4th tier on the prescription drug (\$10/\$30/\$55/20% to a max of \$250, after deductible)
 - Increased rates

Summary of Changes

After a thorough review, the changes outlined below were determined to provide needed budget relief while keeping benefit competitive with surrounding municipalities.

- Retiree Medical Changes
 - Elimination of the Premier Plan as an option for Retirees
 - Change the City’s contribution from a percentage according to years of service to a flat dollar amount for years of service schedule; overall cost increase in Classic and HDHP Plans
 - Increased age minimum to age 55
 - Require at least 10 years of service with the last 5 years consecutive
 - No option to return to the plan if rejected at the time of early retirement or during retirement
 - Change wellness credit to \$25/month
 - Dependent cannot enroll if they have access to the healthcare through their employer

Greater Richmond Municipality Benefit Comparison

	City of Richmond Current 2021			City of Richmond Recommended 2022			Chesterfield County 2021		Hanover County 2021			Henrico County 2021		
	Premier	Classic	HDHP	Premier	Classic	HDHP	POS 25	HDHP	Premium	Standard	HDHP	Premier	Standard	HDHP
Benefits														
Deductible	\$250/\$500	\$500/\$1,000	\$1,500/\$3,000	\$500/\$1,000	\$750/\$1,500	\$2,000/\$4,000	\$750/\$1,500	\$2,800/\$5,600	\$500/\$1,000	\$1,000/\$2,000	\$2,800/\$5,600	\$300/\$300	\$300/\$300	\$3,000/\$6,000
Employer HSA Contribution	N/A	N/A	\$750/\$1,250			\$750/\$1,250	N/A	\$1,400/\$2,800	N/A	N/A	\$1,200/\$2,400	N/A	N/A	\$1,200/\$2,400
Out-of-Pocket Maximum	\$5,000/\$10,000	\$6,350/\$12,700	\$6,000/\$12,000	\$5,000/\$10,000	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000	\$3,000/\$6,000	\$4,000/\$8,000	\$4,000/\$8,000	\$2,500/\$5,000	\$2,500/\$5,000	\$4,000/\$8,000
Office Visit	\$20/\$40	\$25/\$50	\$35/\$65 after	\$20/\$40	\$25/\$50	\$35/\$65 after	\$25/\$50	0% after	\$25/\$50	\$35/\$75	10% after	\$20/\$40	\$25/\$45	0% after
Emergency Room	\$200 copay + 10%, no deductible	\$250 copay + 20%, no deductible	20% after deductible	\$200 copay + 10%, no deductible	\$250 copay + 20%, no deductible	20% after deductible	\$300 copay	0% after deductible	20% after deductible	20% after deductible	10% after deductible	\$150 copay	\$150 copay	0% after deductible
Outpatient Facility	\$250 copay + 10% after deductible	\$300 copay + 10% after deductible	20% after deductible	\$250 copay + 10% after deductible	\$300 copay + 10% after deductible	20% after deductible	\$250 copay	0% after deductible	20% after deductible	20% after deductible	10% after deductible	5% after deductible	30% after deductible	0% after deductible
Inpatient Facility	\$500 copay + 10% after deductible	\$500 copay + 20% after deductible	20% after deductible	\$500 copay + 10% after deductible	\$500 copay + 20% after deductible	20% after deductible	\$300/day to \$1,500 max.	0% after deductible	20% after deductible	20% after deductible	10% after deductible	5% after deductible	30% after deductible	0% after deductible
Prescription Drug	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 no deductible	\$10/\$30/\$55 after deductible	\$10/\$30/\$55/20% to a max of \$250	\$10/\$30/\$55/20% to a max of \$250	\$10/\$30/\$55/20% to a max of \$250, after deductible	\$150/\$300 Rx deductible, then \$10/\$30/\$50/20%	\$10/\$30/\$50/20% after deductible	\$50/\$100 Rx deductible, then \$10/\$30/\$50/20%	\$50/\$100 Rx deductible, then \$10/\$30/\$50/20%	\$10/\$30/\$50/20% after deductible	\$150/\$150 Rx deductible, then \$10/\$30/\$55	\$150/\$150 Rx deductible, then \$10/\$30/\$55	\$10/\$30/\$55 after deductible
Employee Monthly Contribution				City of Richmond Recommended 2022			Chesterfield County 2021		Hanover County 2021			Henrico County 2021		
Single	\$84.36	\$62.50	\$27.66	\$125.58	\$66.94	\$29.42	\$73.00	\$24.00	\$114.00	\$43.00	\$25.00	\$64.64	\$37.00	\$14.84
Family	\$701.22	\$625.04	\$454.06	\$800.00	\$669.42	\$486.30	\$746.00	\$568.00	\$897.00	\$453.00	\$365.00	\$679.82	\$476.03	\$285.70



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