

**City of Gunnison
Medical, Dental & Vision
Renewal
January 1, 2020**

		PPO III				PPO IV				PPO V			
% Increase	8.0%	Deductible		\$1,000 (max 3/family)		Deductible		\$1,500 (max 3/family)		Deductible		\$2,500 (max 3/family)	
Total Utilization	112.1%	Max Out of Pocket		\$3,750/\$7,500 family		Max Out of Pocket		\$4,000/\$8,000 family		Max Out of Pocket		\$4,500/\$9,000 family	
CEBT Break-Even	91.8%	Employee Pays 25%		City of Gunnison Pays 75%		Employee Pays 25%		City of Gunnison Pays 75%		Employee Pays 25%		City of Gunnison Pays 75%	
Safe Harbor Premium	\$ 225.88	EE	EE + Spouse	EE + Children	Family	EE	EE + Spouse	EE + Children	Family	EE	EE + Spouse	EE + Children	Family
PER MONTH													
Medical	2019	\$ 895.00	\$ 1,788.00	\$ 1,654.00	\$ 2,235.00	\$ 842.00	\$ 1,681.00	\$ 1,555.00	\$ 2,102.00	\$ 791.00	\$ 1,581.00	\$ 1,462.00	\$ 1,975.00
	2020	\$ 967.00	\$ 1,931.00	\$ 1,786.00	\$ 2,414.00	\$ 909.00	\$ 1,815.00	\$ 1,679.00	\$ 2,270.00	\$ 854.00	\$ 1,707.00	\$ 1,579.00	\$ 2,133.00
	Increase	\$ 72.00	\$ 143.00	\$ 132.00	\$ 179.00	\$ 67.00	\$ 134.00	\$ 124.00	\$ 168.00	\$ 63.00	\$ 126.00	\$ 117.00	\$ 158.00
Dental	2019	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00
	2020	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00
	Increase	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Vision	2019	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00
	2020	\$ 6.00	\$ 21.00	\$ 17.00	\$ 24.00	\$ 6.00	\$ 21.00	\$ 17.00	\$ 24.00	\$ 6.00	\$ 21.00	\$ 17.00	\$ 24.00
	Increase	\$ 2.00	\$ 9.00	\$ 7.00	\$ 10.00	\$ 2.00	\$ 9.00	\$ 7.00	\$ 10.00	\$ 2.00	\$ 9.00	\$ 7.00	\$ 10.00
Life	2019	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50
	2020	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50
	Increase	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Premium	2019	\$ 942.50	\$ 1,885.50	\$ 1,765.50	\$ 2,390.50	\$ 889.50	\$ 1,778.50	\$ 1,666.50	\$ 2,257.50	\$ 838.50	\$ 1,678.50	\$ 1,573.50	\$ 2,130.50
	2020	\$ 1,016.50	\$ 2,037.50	\$ 1,904.50	\$ 2,579.50	\$ 958.50	\$ 1,921.50	\$ 1,797.50	\$ 2,435.50	\$ 903.50	\$ 1,813.50	\$ 1,697.50	\$ 2,298.50
	Increase	\$ 74.00	\$ 152.00	\$ 139.00	\$ 189.00	\$ 69.00	\$ 143.00	\$ 131.00	\$ 178.00	\$ 65.00	\$ 135.00	\$ 124.00	\$ 168.00
Employee Paid	2020	\$ 254.13	\$ 509.38	\$ 476.13	\$ 644.88	\$ 239.63	\$ 480.38	\$ 449.38	\$ 608.88	\$ 225.88	\$ 453.38	\$ 424.38	\$ 574.63
City of Gunnison Paid	2020	\$ 762.38	\$ 1,528.13	\$ 1,428.38	\$ 1,934.63	\$ 718.88	\$ 1,441.13	\$ 1,348.13	\$ 1,826.63	\$ 677.63	\$ 1,360.13	\$ 1,273.13	\$ 1,723.88
PER YEAR													
Employee Paid Premium		\$ 3,049.50	\$ 6,112.50	\$ 5,713.50	\$ 7,738.50	\$ 2,875.50	\$ 5,764.50	\$ 5,392.50	\$ 7,306.50	\$ 2,710.50	\$ 5,440.50	\$ 5,092.50	\$ 6,895.50
Employee Increase/Year		\$ 222.00	\$ 456.00	\$ 417.00	\$ 567.00	\$ 207.00	\$ 429.00	\$ 393.00	\$ 534.00	\$ 195.00	\$ 405.00	\$ 372.00	\$ 504.00
City of Gunnison Paid Premium		\$ 9,148.50	\$18,337.50	\$17,140.50	\$23,215.50	\$ 8,626.50	\$17,293.50	\$16,177.50	\$21,919.50	\$ 8,131.50	\$16,321.50	\$15,277.50	\$20,686.50
City of Gunnison Increase/Year		\$ 666.00	\$ 1,368.00	\$ 1,251.00	\$ 1,701.00	\$ 621.00	\$ 1,287.00	\$ 1,179.00	\$ 1,602.00	\$ 585.00	\$ 1,215.00	\$ 1,116.00	\$ 1,512.00
PER PAY PERIOD													
Employee Paid Premium		\$ 127.06	\$ 254.69	\$ 238.06	\$ 322.44	\$ 119.81	\$ 240.19	\$ 224.69	\$ 304.44	\$ 112.94	\$ 226.69	\$ 212.19	\$ 287.31
Employee Increase/Pay Period		\$ 9.25	\$ 19.00	\$ 17.38	\$ 23.63	\$ 8.63	\$ 17.88	\$ 16.38	\$ 22.25	\$ 8.13	\$ 16.88	\$ 15.50	\$ 21.00
City of Gunnison Paid Premium		\$ 381.19	\$ 764.06	\$ 714.19	\$ 967.31	\$ 359.44	\$ 720.56	\$ 674.06	\$ 913.31	\$ 338.81	\$ 680.06	\$ 636.56	\$ 861.94
City of Gunnison Increase/Pay Period		\$ 27.75	\$ 57.00	\$ 52.13	\$ 70.88	\$ 25.88	\$ 53.63	\$ 49.13	\$ 66.75	\$ 24.38	\$ 50.63	\$ 46.50	\$ 63.00

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