

**City of Gunnison
Medical, Dental & Vision
Renewal
January 1, 2019**

		PPO III				PPO IV				PPO V			
% Increase		Deductible		\$1,000 (max 3/family)		Deductible		\$1,500 (max 3/family)		Deductible		\$2,500 (max 3/family)	
Total Utilization		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		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	\$ 209.63	EE	EE + Spouse	EE + Children	Family	EE	EE + Spouse	EE + Children	Family	EE	EE + Spouse	EE + Children	Family
PER MONTH													
Medical	2018	\$ 852.00	\$ 1,703.00	\$ 1,575.00	\$ 2,129.00	\$ 802.00	\$ 1,601.00	\$ 1,481.00	\$ 2,002.00	\$ 753.00	\$ 1,506.00	\$ 1,392.00	\$ 1,881.00
	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
	Increase	\$ 43.00	\$ 85.00	\$ 79.00	\$ 106.00	\$ 40.00	\$ 80.00	\$ 74.00	\$ 100.00	\$ 38.00	\$ 75.00	\$ 70.00	\$ 94.00
Dental	2018	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00	\$ 40.00	\$ 82.00	\$ 98.00	\$ 138.00
	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
	Increase	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Vision	2018	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00	\$ 4.00	\$ 12.00	\$ 10.00	\$ 14.00
	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
	Increase	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Life	2018	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50
	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
	Increase	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Monthly Premium	2018	\$ 899.50	\$ 1,800.50	\$ 1,686.50	\$ 2,284.50	\$ 849.50	\$ 1,698.50	\$ 1,592.50	\$ 2,157.50	\$ 800.50	\$ 1,603.50	\$ 1,503.50	\$ 2,036.50
	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
	Increase	\$ 43.00	\$ 85.00	\$ 79.00	\$ 106.00	\$ 40.00	\$ 80.00	\$ 74.00	\$ 100.00	\$ 38.00	\$ 75.00	\$ 70.00	\$ 94.00
Employee Paid	2019	\$ 235.63	\$ 471.38	\$ 441.38	\$ 597.63	\$ 222.38	\$ 444.63	\$ 416.63	\$ 564.38	\$ 209.63	\$ 419.63	\$ 393.38	\$ 532.63
City of Gunnison Paid	2019	\$ 706.88	\$ 1,414.13	\$ 1,324.13	\$ 1,792.88	\$ 667.13	\$ 1,333.88	\$ 1,249.88	\$ 1,693.13	\$ 628.88	\$ 1,258.88	\$ 1,180.13	\$ 1,597.88
PER YEAR													
Employee Paid Premium		\$ 2,827.50	\$ 5,656.50	\$ 5,296.50	\$ 7,171.50	\$ 2,668.50	\$ 5,335.50	\$ 4,999.50	\$ 6,772.50	\$ 2,515.50	\$ 5,035.50	\$ 4,720.50	\$ 6,391.50
Employee Increase/Year		\$ 129.00	\$ 255.00	\$ 237.00	\$ 318.00	\$ 120.00	\$ 240.00	\$ 222.00	\$ 300.00	\$ 114.00	\$ 225.00	\$ 210.00	\$ 282.00
City of Gunnison Paid Premium		\$ 8,482.50	\$16,969.50	\$15,889.50	\$21,514.50	\$ 8,005.50	\$16,006.50	\$14,998.50	\$20,317.50	\$ 7,546.50	\$15,106.50	\$14,161.50	\$19,174.50
City of Gunnison Increase/Year		\$ 387.00	\$ 765.00	\$ 711.00	\$ 954.00	\$ 360.00	\$ 720.00	\$ 666.00	\$ 900.00	\$ 342.00	\$ 675.00	\$ 630.00	\$ 846.00
PER PAY PERIOD													
Employee Paid Premium		\$ 117.81	\$ 235.69	\$ 220.69	\$ 298.81	\$ 111.19	\$ 222.31	\$ 208.31	\$ 282.19	\$ 104.81	\$ 209.81	\$ 196.69	\$ 266.31
Employee Increase/Pay Period		\$ 5.38	\$ 10.63	\$ 9.88	\$ 13.25	\$ 5.00	\$ 10.00	\$ 9.25	\$ 12.50	\$ 4.75	\$ 9.38	\$ 8.75	\$ 11.75
City of Gunnison Paid Premium		\$ 353.44	\$ 707.06	\$ 662.06	\$ 896.44	\$ 333.56	\$ 666.94	\$ 624.94	\$ 846.56	\$ 314.44	\$ 629.44	\$ 590.06	\$ 798.94
City of Gunnison Increase/Pay Period		\$ 16.13	\$ 31.88	\$ 29.63	\$ 39.75	\$ 15.00	\$ 30.00	\$ 27.75	\$ 37.50	\$ 14.25	\$ 28.13	\$ 26.25	\$ 35.25

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