2022 Kaiser Renewal Increase- 2.95%

**Subsidy calculated on $12,250/# of participants**
rounded to $100 x 123=$12,250 monthly
**Current Eligible Members as of August 1, 2022 = 123**

**SIGNATURE**

| | Signature Benchmark | Signature Mt. Vernon | Signature Doyle | Signature Linemark | Signature Art & Negative | Signature Local 72 | |
|---|---|---|---|---|---|---|---|
| **Kaiser** | $ 1,389.87 | $ 1,389.87 | $ 1,389.87 | $ 1,389.87 | $ 1,389.87 | $ 1,389.87 | |
| **Cigna - MD/Dental Indemnity** | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | |
| **Disability** | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | |
| **Life & AD&D** | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | **Subsidy** |
| ***Insurance costs*** | $ 1,450.01 | $ 1,450.01 | $ 1,450.01 | $ 1,450.01 | $ 1,450.01 | $ 1,450.01 | $524.01 -100=424.01 |
| **Administrative Expense** | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $385.01- 100=285.01 |
| **Cost to Fund** | **$ 1,566.01** | **$ 1,566.01** | **$ 1,566.01** | **$ 1,566.01** | **$ 1,566.01** | **$ 1,566.01** | $378.01 -100=278.01 |
| | | | | | | | $483.01-100= 383.01 |
| **Employer Amount Currently Received** | $ 734.00 | $ 652.00 | $ 929.00 | $ 954.00 | $ 954.00 | $ 944.00 | 410.01-100-310.01 |
| **Employee Amount Currently Received** | $ 349.00 | $ 390.00 | $ 252.00 | $ 227.00 | $ 227.00 | $ 244.00 | |
| **Total Amount Currently Received** | **$ 1,083.00** | **$ 1,042.00** | **$ 1,181.00** | **$ 1,181.00** | **$ 1,181.00** | **$ 1,188.00** | |
| **Amount Received Over/(Under) Cost** | **$ (524.01)** | **$ (524.01)** | **$ (385.01)** | **$ (385.01)** | **$ (385.01)** | **$ (378.01)** | |
| **# of Eligibles** | 0 | 5 | 6 | 14 | 15 | 2 | 42 |
| **Total Employee premium being paid with current rates** | | **$ 1,950.00** | **$ 1,512.00** | **$ 3,178.00** | **$ 3,405.00** | **$ 488.00** | |
| **Monthly Gain/Loss Without Subsidy Applied** | $ - | **$ (2,620.05)** | **$ (2,310.06)** | **$ (5,390.14)** | **$ (5,775.15)** | **$ (756.02)** | $ (16,851.42) |
| **Monthly Gain/Loss With Subsidy Applied to Employee Prem.** | $ - | **$ (500.05)** | **$ (450.06)** | **$ (1,400.14)** | **$ (1,500.15)** | **$ (200.02)** | |
| **New Employee Premium with Increase No Subsidy** | $ 873.00 | $ 914.00 | $ 637.00 | $ 612.00 | $ 612.00 | $ 622.00 | |
| **New Employee Premium with Increase and Subsidy** | $ 773.00 | **$ 814.00** | **$ 537.00** | **$ 512.00** | **$ 512.00** | **$ 522.00** | |
| **Total Employee Premiums with Increase and Subsidy Paid** | **$ -** | **$ 4,070.00** | **$ 3,222.00** | **$ 7,168.00** | **$ 7,680.00** | **$ 1,044.00** | |

**DHMO SIG**

| **Premiums and Expenses** | DHMO Sig Benchmark | DHMO Sig Mt. Vernon | DHMO Sig Doyle | DHMO Sig Linemark | DHMO Sig Art & Negative | DHMO Sig Local 72 | |
|---|---|---|---|---|---|---|---|
| Kaiser | $ 940.65 | $ 940.65 | $ 940.65 | $ 940.65 | $ 940.65 | $ 940.65 | |
| Cigna/Dental Indemnity | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | |
| Disability | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | |
| Life & AD&D | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | |
| *Insurance costs* | $ 1,000.79 | $ 1,000.79 | $ 1,000.79 | $ 1,000.79 | $ 1,000.79 | $ 1,000.79 | |
| Administrative Expense | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | |
| **Cost to Fund** | **$ 1,116.79** | **$ 1,116.79** | **$ 1,116.79** | **$ 1,116.79** | **$ 1,116.79** | **$ 1,116.79** | |
| | | | | | | | **Subsidy** |
| **Employer Amount Currently Received** | $ 734.00 | $ 652.00 | $ 929.00 | $ 954.00 | $ 954.00 | $ 944.00 | 251.79-100=151.79 |
| **Employee Amount Currently Received** | $ 131.00 | $ 172.00 | $ 34.00 | $ 9.00 | $ 9.00 | $ 26.00 | 292.79-100=192.79 |
| | | | | | | | 153.79-100=53.79 |
| **Total Amount Currently Received** | **$ 865.00** | **$ 824.00** | **$ 963.00** | **$ 963.00** | **$ 963.00** | **$ 970.00** | 146.79-100=46.79 |
| | | | | | | | 178.79-100=78.79 |
| **Amount Received Over/(Under) Cost** | **$ (251.79)** | **$ (292.79)** | **$ (153.79)** | **$ (153.79)** | **$ (153.79)** | **$ (146.79)** | |
| **# of Eligible Participants** | 1 | 6 | 10 | 41 | 15 | 0 | 73 |
| **Total Employee premium being paid with current rates** | $131 | $1,032 | 340 | 369 | 135 | 0 | |
| **Monthly Gain/Loss Without Subsidy Applied** | **$ (251.79)** | **$ (1,756.74)** | **$ (1,537.90)** | **$ (6,305.39)** | **$ (2,306.85)** | $ - | $ (12,158.67) |
| **Monthly Gain/Loss With Subsidy Applied to Employee Prem.** | **$ (99.79)** | **$ (598.74)** | **$ (747.90)** | **$ (4,091.39)** | **$ (1,496.85)** | $ - | |
| **New Employee Premium with increase no subsidy** | **$ 383.00** | **$ 465.00** | **$ 188.00** | **$ 163.00** | **$ 163.00** | **$ 173.00** | |
| **New Employee Premium with increase and subsidy applied** | **$ 283.00** | **$ 365.00** | **$ 88.00** | **$ 63.00** | **$ 63.00** | **$ 73.00** | |
| **Total Employee Premiums with Increase and Subsidy Paid** | **$ 283.00** | **$ 2,190.00** | **$ 880.00** | **$ 2,583.00** | **$ 945.00** | **$ -** | |

| | DHMO Sel | DHMO Sel | DHMO Sel | DHMO Sel | DHMO Sel | DHMO Sel | |
|---|---|---|---|---|---|---|---|
| | DHMO Sel Benchmark | DHMO Sel Mt. Vernon | DHMO Sel Doyle | DHMO Sel Linemark | DHMO Sel Art & Negative | DHMO Sel Local 72 | |
| **Premiums and Expenses** | | | | | | | |
| Kaiser | $ 1,876.26 | $ 1,876.26 | $ 1,876.26 | $ 1,876.26 | $ 1,876.26 | $ 1,876.26 | |
| Cigna - MD/Dental Indemnity | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | |
| Disability | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | |
| Life & AD&D | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | 660.40-100=560.4 |
| *Insurance costs* | $ 1,936.40 | $ 1,936.40 | $ 1,936.40 | $ 1,936.40 | $ 1,936.40 | $ 1,936.40 | 635.40-100=535.40 |
| Administrative Expense | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | 627.40-100=527.40 |
| **Cost to Fund** | **$ 2,052.40** | **$ 2,052.40** | **$ 2,052.40** | **$ 2,052.40** | **$ 2,052.40** | **$ 2,052.40** | 773.40-100=673.40 |
| | | | | | | | 732.40-100-632.40 |
| **Employer Amount Currently Received** | $ 734.00 | $ 652.00 | $ 929.00 | $ 954.00 | $ 954.00 | $ 944.00 | |
| **Employee Amount Currently Received** | $ 586.00 | $ 627.00 | $ 488.00 | $ 463.00 | $ 463.00 | $ 481.00 | |
| | | | | | | | |
| **Total Amount Currently Received** | **$ 1,320.00** | **$ 1,279.00** | **$ 1,417.00** | **$ 1,417.00** | **$ 1,417.00** | **$ 1,425.00** | |
| | | | | | | | |
| **Amount Received Over/(Under) Cost** | **$ (732.40)** | **$ (773.40)** | **$ (635.40)** | **$ (635.40)** | **$ (635.40)** | **$ (627.40)** | |
| | | | | | | | |
| **# of Eligible Participants** | 0 | 0 | 0 | 0 | **1** | 0 | 1 |
| | | | | | | | |
| **Total Employee co-pay based on current rates** | $ - | $ - | $ - | $ - | **$ 463.00** | $ - | |
| | | | | | | | |
| **Monthly Gain/Loss w/o Subsidy applied** | $ - | $ - | $ - | $ - | **$ (635.40)** | $ - | $ (635.40) |
| | | | | | | | |
| **Monthly Gain/Loss - Subsidy and Premium Increase Applied** | $ - | $ - | $ - | $ - | **$ (100.40)** | $ - | |
| **New Employee Premium with Increase and no subsidy** | $ 1,318.00 | $ 1,400.00 | $ 1,123.00 | $ 1,098.00 | $ 1,098.00 | $ 1,108.00 | |
| **New Employee Premium with Increase and Subsidy** | **$ 1,218.00** | **$ 1,300.00** | **$ 1,023.00** | **$ 998.00** | **$ 998.00** | **$ 1,008.00** | |
| **Total Employee Premiums with Increase and Subsidy Paid** | | | | | **$ 998.00** | | |

| | Minimum Value | Minimum Value | Minimum Value | Minimum Value | Minimum Value | Minimum Value | |
|---|---|---|---|---|---|---|---|
| | Minimum Value Benchmark | Minimum Value Mt. Vernon | Minimum Value Doyle | Minimum Value Linemark | Minimum Value Art & Negative | Minimum Value Local 72 | |
| **Premiums and Expenses** | | | | | | | |
| Kaiser | $ 705.91 | $ 705.91 | $ 705.91 | $ 705.91 | $ 705.91 | $ 705.91 | |
| Cigna/Dental Indemnity | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | $ 33.01 | |
| Disability | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | $ 16.25 | |
| Life & AD&D | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | $ 10.88 | |
| *Insurance costs* | $ 766.05 | $ 766.05 | $ 766.05 | $ 766.05 | $ 766.05 | $ 766.05 | |
| Administrative Expense | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | $ 116.00 | |
| **Cost to Fund** | **$ 882.05** | **$ 882.05** | **$ 882.05** | **$ 882.05** | **$ 882.05** | **$ 882.05** | 172.05-100=72 |
| | | | | | | | 131.04-100-31 |
| Employer Amount Currently Received | $ 734.00 | $ 652.00 | $ 929.00 | $ 954.00 | $ 954.00 | $ 944.00 | |
| Employee Amount Currently Received | $ 17.00 | $ 58.00 | $ - | $ - | $ - | $ - | |
| | | | | | | | |
| **Total Amount Currently Received** | **$ 751.00** | **$ 710.00** | **$ 929.00** | **$ 954.00** | **$ 954.00** | **$ 944.00** | |
| | | | | | | | |
| **Amount Received Over/(Under) Cost** | **$ (131.05)** | **$ (172.05)** | **$ 46.95** | **$ 71.95** | **$ 71.95** | **$ 61.95** | |
| | | | | | | | |
| **# of Eligible Participants** | | **2** | 1 | **4** | | | **7** |
| | | | | | | | |
| **Monthly Gain/Loss w/o Subsidy Applied** | $ - | **$ (344.10)** | **$ 46.95** | **$ 287.80** | $ - | $ - | **$ (9.35)** |
| **Gain or Loss With Subsidy Applied** | $ - | **$ (200.10)** | | | $ - | | |
| **New Employee Premium with Increase no subsidy** | **$ 148.00** | **$ 230.00** | **$ -** | **$ -** | $ - | $ - | |
| **New Employee Premium with Increase and Subsidy Applied** | **$ 48.00** | **$ 130.00** | | **$ -** | **$ -** | | |

| | | |
|---|---|---|
| **Loss if Employee Premium Remains the Same** | **$ 29,654.84** | **$ 355,858.08** |

| Retiree Rates | DHMO Sel | Signature | DHMO Signature | Min Val Virtual Forward |
|---|---|---|---|---|
| 2022 Kaiser Premium | $1,876.26 | $1,389.87 | 940.65 | $705.91 |
| | | | | |
| Retiree Rates as of 10/1/17 | $1,649.00 | $1,221.00 | $827.00 | $620.00 |
| Retiree Rates as of 10/1/18 | $1,682.00 | $1,246.00 | $844.00 | $633.00 |
| Retiree Rates as of 10/1/19 | $1,764.00 | $1,307.00 | $884.00 | $664.00 |
| Retiree Rates as of 10/1/20 | $1,764.00 | $1,307.00 | $884.00 | $664.00 |
| Retiree Rates as of 10/1/21 | $1,764.00 | $1,307.00 | 884 | $664.00 |
| Retiree Rates as of 10/1/22 | | | | |

| COBRA Rates (Months 1 to 18) | DHMO Sel | Signature | DHMO Signature | Min Val Virtual Forward |
|---|---|---|---|---|
| COBRA Rates 10/01/ 2021 to 9/30/2022 | 1948.25 | 1482.66 | 1052.65 | 827.99 |
| New COBRA Rates 10/1/ 2022 to 9/30/2023 | 2065.78 | 1569.66 | 1111.45 | 872.02 |

| Disability COBRA Rates (Months 19-29) | DHMO Sel | Signature | DHMO Signature | Min Val Virtual Forward |
|---|---|---|---|---|
| COBRA Rates 10/01/ 2021 to 9/30/2022 | 2865.08 | 2180.38 | 1548.01 | 1218.63 |
| New COBRA Rates 10/1/ 2022 to 9/30/2023 | 3037.91 | 2308.32 | 1634.46 | 1282.38 |