# Analysis of 2022 Health Care Employee Contribution Rate

For budget discussion purposes only

## Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium</th>
<th># of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Plan</td>
<td>$1,196.12</td>
<td>15</td>
</tr>
<tr>
<td>Family Plan</td>
<td>$2,763.74</td>
<td>8</td>
</tr>
</tbody>
</table>

## Current Rate

<table>
<thead>
<tr>
<th>Plan</th>
<th>Adopted Contribution Formula</th>
<th>Effective Rate</th>
<th>Employee Cost</th>
<th>WLS Cost</th>
<th>Annual Cost</th>
<th>Annual Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Plan</td>
<td>15% of individual premium</td>
<td>15%</td>
<td>$179.42</td>
<td>$1,016.70</td>
<td>$183,006</td>
<td>$2,153.02</td>
</tr>
<tr>
<td>Family Plan</td>
<td>15% of individual premium + 30% of difference between individual and family plan premium</td>
<td>24%</td>
<td>$649.70</td>
<td>$2,114.04</td>
<td>$202,947</td>
<td>$7,796.45</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$385,954</td>
</tr>
</tbody>
</table>

## Equal % Rate Option

<table>
<thead>
<tr>
<th>Plan</th>
<th>Contribution</th>
<th>Effective Rate</th>
<th>Employee Cost</th>
<th>WLS Cost</th>
<th>Annual Cost</th>
<th>Annual Employee Cost</th>
<th>Budget Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Plan</td>
<td>15% of individual premium</td>
<td>15%</td>
<td>$179.42</td>
<td>$1,016.70</td>
<td>$183,006</td>
<td>$2,153.02</td>
<td>$0</td>
</tr>
<tr>
<td>Family Plan</td>
<td>15% of family premium</td>
<td>15%</td>
<td>$414.56</td>
<td>$2,349.18</td>
<td>$225,521</td>
<td>$4,974.73</td>
<td>$22,574</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$408,528</td>
<td></td>
</tr>
</tbody>
</table>

## Flat 20% Family Rate Option

<table>
<thead>
<tr>
<th>Plan</th>
<th>Contribution</th>
<th>Effective Rate</th>
<th>Employee Cost</th>
<th>WLS Cost</th>
<th>Annual Cost</th>
<th>Annual Employee Cost</th>
<th>Budget Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Plan</td>
<td>15% of individual premium</td>
<td>15%</td>
<td>$179.42</td>
<td>$1,016.70</td>
<td>$183,006</td>
<td>$2,153.02</td>
<td>$0</td>
</tr>
<tr>
<td>Family Plan</td>
<td>20% of family premium</td>
<td>20%</td>
<td>$552.75</td>
<td>$2,210.99</td>
<td>$212,255</td>
<td>$6,632.98</td>
<td>$9,308</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$395,262</td>
<td></td>
</tr>
</tbody>
</table>

## Cost Comparison to Salary Increases

<table>
<thead>
<tr>
<th>Payroll</th>
<th>No Increase</th>
<th>0.50%</th>
<th>1.00%</th>
<th>3.00%</th>
<th>3.50%</th>
<th>4.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Time Salary</td>
<td>$2,168,738</td>
<td>$2,179,582</td>
<td>$2,190,425</td>
<td>$2,233,800</td>
<td>$2,244,644</td>
<td>$2,255,488</td>
</tr>
<tr>
<td>Annualized Hourly Pay</td>
<td>$380,957</td>
<td>$382,862</td>
<td>$384,767</td>
<td>$392,386</td>
<td>$394,290</td>
<td>$396,195</td>
</tr>
<tr>
<td>Total</td>
<td>$2,549,695</td>
<td>$2,562,443</td>
<td>$2,575,192</td>
<td>$2,626,186</td>
<td>$2,638,934</td>
<td>$2,651,683</td>
</tr>
<tr>
<td>Cost of Increase</td>
<td>$12,748</td>
<td>$25,497</td>
<td>$76,491</td>
<td>$89,239</td>
<td>$101,988</td>
<td></td>
</tr>
</tbody>
</table>

## Notes

Healthcare premiums, rates, enrollee counts, and contributions based on 2022 figures
Budget impact does not include assumed 18% healthcare cost increase in 2023 budget