

Introduced by _____

First Reading _____

Second Reading _____

Ordinance No. _____

Council Bill No. B 359-13

AN ORDINANCE

establishing retiree insurance premiums for medical and dental care plans; and fixing the time when this ordinance shall become effective.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF COLUMBIA, MISSOURI, AS FOLLOWS:

SECTION 1. The City Council hereby establishes new retiree insurance premiums for medical and dental care plans. A copy of the new premiums, marked "Exhibit A" is attached to and made a part of this ordinance.

SECTION 2. The new premiums set forth in Exhibit A shall take effect on January 1, 2014.

SECTION 3. This ordinance shall be in full force and effect from and after its passage.

PASSED this _____ day of _____, 2013.

ATTEST:

City Clerk

Mayor and Presiding Officer

APPROVED AS TO FORM:

City Counselor

City Of Columbia
NON MEDICARE RETIREE MEDICAL RATES
\$750 CO-PAY PLAN(Effective 1/1/2014)

Medical Coverage	Premium
Single	\$ 676.44
Single + Spouse	\$ 1,379.94
Single + Children	\$ 1,122.90
Full Family	\$ 1,961.68

City Of Columbia
NON MEDICARE RETIREE MEDICAL RATES
\$1500 CO-PAY PLAN(Effective 1/1/2014)

Medical Coverage	Premium
Single	\$ 652.76
Single + Spouse	\$ 1,331.64
Single + Children	\$ 1,083.60
Full Family	\$ 1,893.02

City Of Columbia
NON MEDICARE RETIREE MEDICAL RATES
High Deductible Health Plan (Effective 1/1/2014)

Medical Coverage	Premium
Single	\$ 632.47
Single + Spouse	\$ 1,290.24
Single + Children	\$ 1,049.91
Full Family	\$ 1,834.17

City Of Columbia
RETIREE DENTAL RATES
(Effective 1/1/2014)

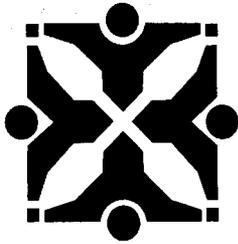
Medical Coverage	Dental Premium
Single	\$ 33.12
Single + Spouse	\$ 66.06
Single + Children	\$ 66.06
Full Family	\$ 98.94

City Of Columbia
MEDICARE MEDICAL RATES \$750 Co-Pay
(Effective 1/1/2014)

Medical Coverage	Premium		
Single			\$ 322.00
Single + <65 Spouse			\$ 998.44
Single + >65 Spouse			\$ 644.00
Single + Children			\$ 903.74
Full Family (Spouse <65)			\$ 1,580.18
Full Family (Spouse >65)			\$ 1,225.74

City Of Columbia
RETIREE DENTAL RATES
(Effective 1/1/2014)

Medical Coverage	Gross Rates	Subsidy	Dental Premium
Single			\$ 33.12
Single + Spouse			\$ 66.06
Single + Children			\$ 66.06
Full Family			\$ 98.94



Source:  Human Resources

Agenda Item No:

To: **City Council**
From: **City Manager and Staff** 

Council Meeting Date: Nov 18, 2013

Re: Plan Year 2014 Retiree Health/Dental Plan Insurance Premiums

EXECUTIVE SUMMARY:

Adopts medical and dental premium rates under the City self-funded plans for plan year 2014.

DISCUSSION:

Pre-65 retiree participant premiums rates will increase due to the full elimination of the City rate subsidy in 2014, and Affordable Care Act required fees. Increases per month by rate category are:

- \$57.00/single
- \$116.28/single + spouse
- \$94.63/single + child(ren)
- \$165.28/full family

The Medicare retiree plan is a City sponsored, fully insured Medicare Plan F/Part D product. Medicare retiree rates are determined through the renewal process with United American, and increase \$16.00 per month in 2014 due to trend, and will increase due to the full elimination of the City rate subsidy in 2014. Increases per month by rate category are:

- \$25.13/single
- \$51.25/single with spouse > 65
- \$68.48/single with spouse < 65
- \$53.75/single + child(ren)
- \$79.88/full family with spouse > 65
- \$97.08/full family with spouse < 65

No plan design changes will be made in 2014 for either plan; coverage remains the same.

Dental rates do not increase.

The rates are effective January 1, 2014.

FISCAL IMPACT:

The City retiree plan costs and premium revenues are reflected in the Employee Benefit Fund budget, adopted in the City of Columbia FY 2014 budget. These funds are used to pay medical, dental and prescription drug claims incurred by pre-65 participating retirees, and to pay United American premiums the City bills to Medicare retirees.

VISION IMPACT:

<http://www.gocolumbiamo.com/Council/Meetings/visionimpact.php>

None.

SUGGESTED COUNCIL ACTIONS:

Adopt this Council Bill.

FISCAL and VISION NOTES:					
City Fiscal Impact Enter all that apply		Program Impact		Mandates	
City's current net FY cost		New Program/ Agency?	No	Federal or State mandated?	No
Amount of funds already appropriated		Duplicates/Expands an existing program?	No	Vision Implementation impact	
Amount of budget amendment needed		Fiscal Impact on any local political subdivision?	No	Enter all that apply: Refer to Web site	
Estimated 2 year net costs:		Resources Required		Vision Impact?	No
One Time	\$0.00	Requires add'l FTE Personnel?	No	Primary Vision, Strategy and/or Goal Item #	
Operating/ Ongoing		Requires add'l facilities?	No	Secondary Vision, Strategy and/or Goal Item #	
		Requires add'l capital equipment?	No	Fiscal year implementation Task #	