

Review Plan Choices

Best/Worst Case Scenario 2025



Insurance | Risk Management | Consulting

Plans	2025 Total Monthly Premium	City Share of Monthly Premium	Employee Share of Monthly Premium	Annual Employer/Contribution to VEBA/HSA* <i>Note: If these dollars are not used they will roll forward to future years</i>	Annual Employee Share of Premium**	Annual Employer Cost	Best Case Scenario: Only Preventive visits for the year (Preventive Covered at 100% or \$0) Total Employee Cost = Prem Cost - City Contribution	Max Annual Out of Pocket Per Plan Coverage	Annual Worst Case Employee Cost: Paid to Health Care Providers	Total Worst Case Employee Cost: Employee Cost = Prem Cost + Out of Pocket Cost - City Contribution
\$1,000 CMM Plan										
Employee	\$1,122.92	\$1,122.92	\$0.00		(\$360.00)	\$13,835.04	(\$360.00)	\$2,000.00	\$2,000.00	\$1,640.00
Employee + 1	\$2,582.24	\$2,269.24	\$313.00		\$3,756.00	\$27,230.88	\$3,756.00	\$4,000.00	\$4,000.00	\$7,756.00
Family	\$3,705.12	\$3,334.12	\$371.00		\$4,452.00	\$40,009.44	\$4,452.00	\$4,000.00	\$4,000.00	\$8,452.00
\$1,850 VEBA Plan										
Employee	\$1,103.78	\$1,103.78	\$0.00	\$1,200.00	(\$360.00)	\$14,805.36	(\$1,560.00)	\$1,850.00	\$650.00	\$290.00
Employee + 1	\$2,538.22	\$2,225.22	\$313.00	\$2,250.00	\$3,756.00	\$28,952.64	\$1,506.00	\$3,700.00	\$1,450.00	\$5,206.00
Family	\$3,641.96	\$3,270.96	\$371.00	\$2,250.00	\$4,452.00	\$41,501.52	\$2,202.00	\$3,700.00	\$1,450.00	\$5,902.00
\$3,500 VEBA or HSA Plan										
Employee	\$978.66	\$978.66	\$0.00	\$2,400.00	(\$360.00)	\$14,503.92	(\$2,760.00)	\$3,500.00	\$1,100.00	\$740.00
Employee + 1	\$2,250.50	\$1,937.50	\$313.00	\$4,000.00	\$3,756.00	\$27,250.00	(\$244.00)	\$7,000.00	\$3,000.00	\$6,756.00
Family	\$3,229.12	\$2,858.12	\$371.00	\$4,000.00	\$4,452.00	\$38,297.44	\$452.00	\$7,000.00	\$3,000.00	\$7,452.00

*The City funds half of the VEBA and HSA accounts on Jan. 1 and funds the remaining amount on July 1st, and if these dollars are not used they will roll forward to future years

**\$30 monthly rebate to Employee through Payroll

Numbers in Parentheses () is Employee Rebate for CMM plan or Employee Rebate + VEBA/HSA City Contribution

- Best Case Scenario** – Employee pays their annual premiums only.
- Worst Case Scenario** – Employee pays their annual premiums + the out-of-pocket maximum, less any employer contribution to VEBA/HSA.