

MAY 29, 2019
JOINT LABOR MANAGEMENT
BENEFIT AND BUDGET
INFORMATION

AGENDA

- Preliminary Medical Renewals
- Estimated 2020 Contributions and Deductions
- Deferred Compensation Participation Review
- County Budget FY 19-20

PRELIMINARY MEDICAL RENEWALS

Plan	Cov	2019 Rates	2020 Rates	\$Change	% Change
Kaiser \$15 HMO	S	\$ 784.88	\$ 842.80	\$ 57.92	7.38%
	F	\$2,007.12	\$2,155.20	\$148.08	7.38%
SHP \$15 HMO	S	\$ 765.58	\$ 803.30	\$ 37.72	4.93%
	F	\$1,957.22	\$2,053.54	\$ 96.32	4.92%
WHA \$15 HMO	S	\$ 734.92	\$ 766.12	\$ 31.20	4.25%
	F	\$1,881.50	\$1,961.30	\$ 79.80	4.24%
Kaiser HD HMO	S	\$ 613.38	\$ 658.76	\$ 45.38	7.40%
	F	\$1,568.52	\$1,684.58	\$116.06	7.40%
SHP HD HMO	S	\$ 562.64	\$ 591.32	\$ 28.68	5.10%
	F	\$1,438.62	\$1,510.28	\$ 71.66	4.98%
WHA HD HMO	S	\$ 559.10	\$ 583.00	\$ 23.90	4.27%
	F	\$1,431.30	\$1,492.50	\$ 61.20	4.28%

2019 Tier B Single = \$ 587.94

2019 Tier B Family = \$1,505.20

Est 2020 Tier B Single = \$ 612.90

Est 2020 Tier B Family = \$1,569.04

PRELIMINARY CONTRIBUTION MATRIX

2020 Rates		Tier B	Tier A (2)		Tier A (1)		Change over 2019
		Hired after 12/31/2006	Units		All Other Units		
			003, 006, 017, 019, 030				
Employer Contribution To Medical	Single Subsidy	\$612.90	\$1,148.80		\$826.90		
	Family Subsidy	\$1,569.04	\$1,148.80		\$826.90		
	Cashback If Waiving Coverage	N/A	Cashback	No Cashback	Cashback	No Cashback (PSI)	
			\$894.52	\$0.00	\$535.00	\$150.00	
Plan	Total Monthly Premium	Employee Deduction Per Pay Period	Cashback or Deduction (-) Per Pay Period		Cashback or Deduction (-) Per Pay Period		
Kaiser \$15 HMO	\$842.80	(\$114.95)	\$24.02	\$0.00	\$0.00	\$0.00	\$16.48
	\$2,155.20	(\$293.08)	(\$503.20)	(\$503.20)	(\$664.15)	(\$664.15)	\$42.12
Kaiser HD HMO	\$658.76	(\$22.93)	\$109.50	\$0.00	\$0.00	\$0.00	\$10.21
	\$1,684.58	(\$57.77)	(\$267.89)	(\$267.89)	(\$428.84)	(\$428.84)	\$26.11
Sutter \$15 HMO	\$803.30	(\$95.20)	\$42.37	\$0.00	\$0.00	\$0.00	\$6.38
	\$2,053.54	(\$242.25)	(\$452.37)	(\$452.37)	(\$613.32)	(\$613.32)	\$16.24
Sutter HD HMO	\$591.32	\$0.00	\$140.82	\$0.00	\$0.00	\$0.00	\$0.00
	\$1,510.28	\$0.00	(\$180.74)	(\$180.74)	(\$341.69)	(\$341.69)	\$0.00
WHA \$15 HMO	\$766.12	(\$76.61)	\$59.64	\$0.00	\$0.00	\$0.00	\$3.12
	\$1,961.30	(\$196.13)	(\$406.25)	(\$406.25)	(\$567.20)	(\$567.20)	\$7.98
WHA HD HMO	\$583.00	\$0.00	\$144.69	\$0.00	\$0.00	\$0.00	\$0.00
	\$1,492.50	\$0.00	(\$171.85)	(\$171.85)	(\$332.80)	(\$332.80)	\$0.00

2020 HSA Contribution Limits: Single= \$ 3,550, Family 7,100 (+\$1000 if over 55).

Single HD Deductible (Med and Rx) \$1400, Rx *co-pay charges after the deductible to \$2800, then 100% paid*

Family HD Deductible/Out of Pocket Max (Med and Rx) is \$2800 annually, then services paid at 100%

DEFERRED CONTRIBUTION 457 DATA

- County PEPRAs employees now make up 40.3% of workforce.
- County now has 34% of workforce under 40 years old.
- Reduced pension formulas mean Deferred Compensation more important to make up the difference.

DEFERRED CONTRIBUTION 457 DATA

Contributing (Y/N)	no	yes	Grand Total
Miscellaneous Tier 1	8	21	29
Miscellaneous Tier 2	18	20	38
Miscellaneous Tier 3	1,605	3,819	5,424
Miscellaneous Tier 4	115	224	339
Miscellaneous Tier 5	1,814	1,575	3,389
Safety Tier 1	12	84	96
Safety Tier 2	237	919	1,156
Safety Tier 3	31	87	118
Safety Tier 4	281	441	722
(blank)	1	10	11
Grand Total	4,122	7,200	11,322

DEFERRED CONTRIBUTION 457 DATA

Age Contributing	no	yes	Grand Total
age 30 and under	580	552	1,132
age 30-39	1,119	1,587	2,706
age 40-49	1,113	2,443	3,556
age 50-59	912	1,979	2,891
age 60-69	370	618	988
age 70 and above	28	21	49
Grand Total	4,122	7,200	11,322

DEFERRED CONTRIBUTION 457 DATA

- Only 21% of new hires over the last 15 months start DC in the first 90 days.
- 36% of employees have no DC balance.
- Women in particular, who live longer, lag male counterparts in participation and balances.
- Loans and hardships contribute to the challenges of being retirement able.

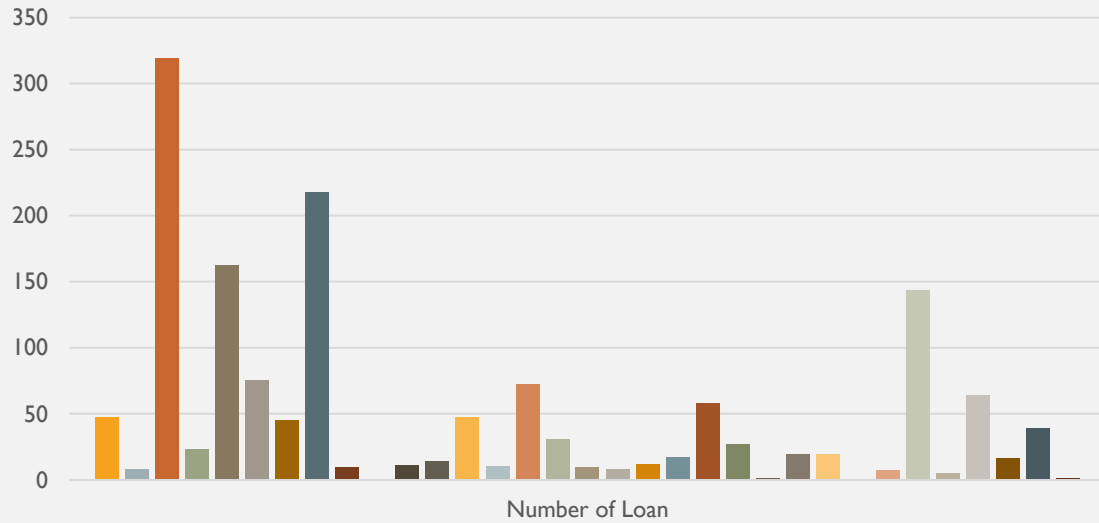
DEFERRED CONTRIBUTION 457 DATA

Gender	no	yes	Grand Total
Female	2,170	3,658	5,828
Male	1,952	3,542	5,494
Grand Total	4,122	7,200	11,322

Gender	Total Sum of 457b Market Value
Female	\$ 272,322,897
Male	\$ 362,408,247
Grand Total	\$ 634,731,145

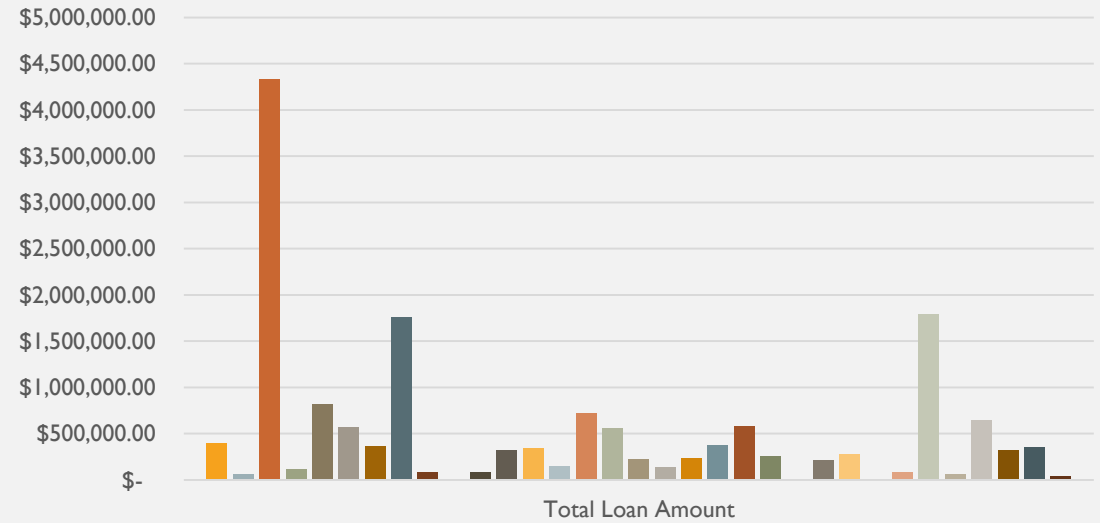
DEFERRED CONTRIBUTION 457 DATA

Number of Loans



- 001 002 003 004 005 006 007 008 009 010 011 012 013 014 015 016 017 018 019 020
- 021 022 023 024 025 026 027 028 029 030 031 032 033 034 035 036 037 038 039 040
- 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060
- 061 062 063 064 065 066 067 068 069 070 071 072 073 074 075 076 077 078 079 080

Total Loan Amount



- 001 002 003 004 005 006 007 008 009 010 011 012 013 014 015 016 017 018 019 020
- 021 022 023 024 025 026 027 028 029 030 031 032 033 034 035 036 037 038 039 040
- 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060
- 061 062 063 064 065 066 067 068 069 070 071 072 073 074 075 076 077 078 079 080

DEFERRED CONTRIBUTION 457 DATA

- We have detailed data for each bargaining unit for your review.
- EBO would like to begin strategic discussions about auto enrollment of your membership in Deferred Compensation which includes opt out language.
- Contact EBO if interested in more detailed data or discussions about auto enrollment.

FY 2019-20 BUDGET

FY2019-20 Requested/Recommended General Fund Budget				
Balancing Summary				
	FY2018-19 Adopted	FY2019-20 Recommended	Change	Percent Change
Available Fund Balance (1)	\$ 63,909,764	\$ 75,000,000	\$ 11,090,236	17.4%
Discretionary Revenue & Reimbursements	\$ 646,775,849	\$ 664,170,372	\$ 17,394,523	2.7%
Total Discretionary Resources	\$ 710,685,613	\$ 739,170,372	\$ 28,484,759	4.0%
Proposition 172	\$ 123,583,038	\$ 131,830,208	\$ 8,247,170	6.7%
Non-CalWORKS Realignment	\$ 523,974,162	\$ 532,756,619	\$ 8,782,457	1.7%
CalWORKS Realignment	\$ 136,327,623	\$ 149,208,039	\$ 12,880,416	9.4%
Total Semi-Discretionary Reimbursements	\$ 783,884,823	\$ 813,794,866	\$ 29,910,043	3.8%
Mental Health Services Act	\$ 91,292,729	\$ 98,741,341	\$ 7,448,612	8.2%
Clerk Recorder Fees	\$ 1,218,065	\$ 2,430,118	\$ 1,212,053	99.5%
Sheriff Restricted revenue		\$ 3,155,000	\$ 3,155,000	
Total Other Restricted Reimbursements	\$ 92,510,794	\$ 104,326,459	\$ 11,815,665	12.8%
Departmental Revenue	\$ 1,035,357,160	\$ 1,062,636,918	\$ 27,279,758	2.6%
Total Resources	\$ 2,622,438,390	\$ 2,719,928,615	\$ 97,490,225	3.7%
Requested Base Expenditures	\$ 2,622,438,390	\$ 2,745,923,445	\$ 123,485,055	4.7%
Recommended Growth		\$ 29,407,054	\$ 29,407,054	
Total Expenditures Before Reductions	\$ 2,622,438,390	\$ 2,775,330,499	\$ 152,892,109	5.8%
			\$ -	
Budget Gap at Requested Level	\$ -	\$ (55,401,884)	\$ (55,401,884)	
Expenditure Reductions		\$ 43,050,903		
Reserve Cancellation		\$ 12,350,981		

(1) FY2018-19 is after Reserve Changes