

Uncertainty in State Legislature

- SB2 & HB2 reduces property tax revenue cap from 8% to 2.5%
- Effective FY 2021 Budget
- A 1% reduction in revenue cap equates to \$68 million less revenue over five-years to General Fund

City's Proposal

- 1 year proposal through 9/30/20 due to Uncertainty in State Legislature
- Changes to Healthcare Model

Employee Healthcare Cost to City

FY 2019 – City of San Antonio



Healthcare Proposal

- Two Healthcare plans:
 1. Police Consumer Driven Health Plan (CDHP)
 - Employee Pays no premium for themselves or their dependents.
 - City provides \$1,500 Health Savings Account
 2. Preferred Provider Organization (PPO) – Value Plan
 - Employee Pays no premium but contributes for dependent coverage
- Proposal is better than other Texas Cities: Austin, Dallas, Houston, and Ft. Worth

Healthcare Proposal

Employee Contributions Effective January 2020

Police CDHP	
Monthly Contributions to Healthcare	
Employee Only	\$0
Spouse	\$0
Child(ren)	\$0
Family	\$0

Health Savings Account: City Pays \$1,500 per year.

Value	
Monthly Contributions to Healthcare*	
Employee Only	\$0
Spouse	\$495
Child(ren)	\$330
Family	\$737

Healthcare Proposal- Police CDHP

Deductibles and Out-of-Pockets

Cost Sharing Item		IN Network	Out of Network
Annual Deductible	Individual	\$3,000	\$4,500
	Family	\$6,000	\$9,000
Coinsurance Percentage		0%	30%
Max. Out-of-Pocket (includes deductibles and co-pays)	Individual	\$3,000	\$4,500
	Family	\$6,000	\$9,000
Office Visit Co-Pay		0% after deductible	30% after deductible
Emergency Room Co-Pay		0% after deductible	30% after deductible
Urgent Care Center Co-Pay		0% after deductible	30% after deductible
Pharmacy	Separate Brand Drug Deductible	0% after deductible	30% after deductible
	RX - 30 day Tier 1/ Tier 2 /Tier 3	0% After Ded, Preventative Drugs: Co- pays \$10/\$25/\$40	
	RX - 90 day Tier 1/ Tier 2 /Tier 3	0% After Ded, Preventative Drugs: Co- pays \$20/\$50/\$80	

Healthcare Proposal- PPO

Deductibles and Out-of-Pockets

Cost Sharing Item		IN Network	Out of Network
Annual Deductible	Individual	\$1,500	\$3,000
	Family	\$3,000	\$6,000
Coinsurance Percentage		20%	40%
Max. Out-of-Pocket (includes deductibles and co-pays)	Individual	\$3,500	\$7,000
	Family	\$7,000	\$14,000
Office Visit Co-Pay		\$30 PCP - \$55 SPEC	40% after deductible
Emergency Room Co-Pay		20% after deductible	40% after deductible
Urgent Care Center Co-Pay		\$50	40% after deductible
Pharmacy	RX - 30 day Tier 1/ Tier 2 /Tier 3	\$10/\$35/\$65 and \$100 Specialty	
	RX - 90 day Tier 1/ Tier 2 /Tier 3	\$20/\$70/\$130	

City Proposal Compared to Other Texas Cities - Firefighters

Name of Entity	Ft. Worth 2019	Dallas 2019	Austin 2019	Houston 2019	COSA Proposed CDHP/PPO 2020	
Number of Health Plan Options	2	3	3	3	2	
Monthly Employee Contributions	EE Only	\$0 / \$104	\$95 / \$70 / \$50	\$0 / \$10 / \$20	\$116 / \$186 / \$137	\$0 / \$0
	EE & Spouse	\$350 / \$516	\$538 / \$488 / \$448	\$184 / \$382 / \$392	\$266 / \$546 / \$349	\$0 / \$495
	EE & Children	\$251 / \$385	\$241 / \$191 / \$151	\$91 / \$282 / \$292	\$199 / \$409 / \$262	\$0 / \$330
	EE & Family	\$525 / \$723	\$613 / \$538 / \$478	\$422 / \$642 / \$652	\$348 / \$768 / \$474	\$0 / \$737
Health Savings Account	\$540 EE, \$1,000 family / N/A	\$700 \$1,700 HRA/N/A/ \$200 \$700 HSA	\$1,000 EE \$1,500 Family / NA / NA	\$500 HRA EE \$1,000 HRA Family / NA / NA	\$1,500 HSA / N/A	
Individual Deductible	Network	\$1,500 / \$950	\$2,500 / \$2,000 / \$3,000	\$1500 / \$500 / NA	\$1,750 / \$750 / \$150	\$3,000 / \$1,500
	Out-of-network	\$1,500 / \$950	No Coverage	\$3,000 / \$1,500 / NA	\$3,500 / NA / NA	\$4,500 / \$3,000
Family Deductible	Network	\$3,000 / \$1,900	\$5,000 / \$4,000 / \$6,000	\$3,000 / \$1,500 / NA	\$3,500 / \$1,500 / \$450	\$6,000 / \$3,000
	Out-of-network	\$3,000 / \$1,900	No Coverage	\$6,000 / \$1,500pcp* / NA	\$7,000 / NA / NA	\$9,000 / \$6,000
Individual Max OOP	Network	\$6,250 / \$5,000	\$6,350 / \$6,350 / \$6,350	\$5,000 / \$4,000 / \$4,500	\$6,840 / \$6,840 / \$4,500	\$3,000 / \$3,500
	Out-of-network	\$6,250 / \$5,000	No Coverage	\$10,000 / No Max / NA	\$12,000 / NA / NA	\$4,500 / \$7,000
Family Max OOP	Network	\$10,125 / \$6,000	\$12,700 / \$12,700 / \$12,700	\$6,850 / \$12,700 / \$8,000	\$13,700 / \$13,700 / \$9,000	\$6,000 / \$7,000
	Out-of-network	\$10,125 / \$6,000	No Coverage	\$20,000 / no max / NA	\$24,000 / NA / NA	\$9,000 / \$14,000
Coinsurance	15% to 20% network 25% to 30% OON	25% / 20% / 20% in network only	20% to 30% in network 40% OON or N/A	20% to 40% / 30% No OON / NA	N/A / copays 20% or 40% OON	

Tuition Reimbursement Proposed Modifications

- City will reimburse bargaining unit employees for tuition under the following circumstances:
 - ✓ A) The tuition reimbursement rate will not exceed the tuition rate charged by UTSA
 - ✓ B) City tuition reimbursement is secondary to other sources such as grants and scholarships
 - ✓ C) Tuition must be job related as determined by City