

**City of Charleston
Healthcare Budget**

Enrollment	2020 Budget 1620		2021 Budget 1600		NOTES:
Medical costs	17,400,000		19,000,000		
Dental costs	1,000,000		1,100,000		
RX Rebates	(1,000,000)		(1,000,000)		
Fully Insured vision plan	133,637		135,563		
Plan design changes	41,242		-		
Administration costs	911,816		902,999		
Stop Loss Fees	1,350,000		1,360,000		To be finalized in October
HSA contribution	56,700		78,400		City contributions \$350/\$700
HRA contribution	1,352,150	21,245,545	1,326,750	22,903,713 7.8%	City Contribution \$600/\$1250
Flexible Spending Administration	15,360		19,200		500 enrollees/\$3.20 per enrollee per month
COBRA and Retiree Administration	16,260		15,960		
Wellness Program	53,500		43,500		Includes health fair (\$3.5k) and gym reimbursement (\$40k)
Fitbits	28,000		28,000		up to 250 participants plus corporate membership
Exercise Program	4,800		4,800		Net cost of onsite fitness/yoga classes
Diabetes Program	(128,240)		(128,240)		80 participants (per ROI report)
Vaccines	11,500		47,500		\$25 for 500 people (flu) and \$35 for 1000 people (COVID19)
Other Wellness Programs	10,250		10,250		Wellness programs, Stress program, testing supplies, etc.
Well Check program	116,750		98,750		Wellness contributions to HRA or HSA
Weight Loss Program	11,600		11,600		All in for Ten weight contest and weight loss classes
Firefighters Mental Health coverage	36,000		36,000		
Affordable Healthcare Act PCORI fee (due 7/31/XX)	8,250		7,000		Based upon the IRS calculation
	21,429,575	498,919	23,098,033	1,668,458	
Cost per enrollee	13,228		14,436		
	1.1%		9.1%		
Estimated Contributions					
Employees	3,400,343		3,524,143		See summary for 2021 premiums
Retirees	580,069		652,790		Retiree premiums includes 4% increase to city's contribution
Museum	298,026		247,727		100% of costs, enrollment is down
Cobra	81,847		69,302		102% of costs, enrollment is down
	4,360,285		4,493,962		
	20%		19%		
Net Budgeted Cost	17,069,290	253,334	18,604,071	1,534,781	
	253,334		1,534,781		Change
	1.5%		9.0%		