



RISK MANAGEMENT

**DEANNA L. ZALAS**

DIRECTOR

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October 31, 2017

The Honorable Bridget Gainer  
Commissioner, Tenth District  
118 N. Clark, #567  
Chicago, Illinois 60602

**Subject: Employee Health Benefits – Cost Share**

Commissioner Gainer:

During last week's Bureau of Finance budget hearing, you requested certain items related to employee group health insurance benefits and cost share. The following page contains three tables:

**Table 1:** Annual Cook County enrollment, expenditures and medical (health/Rx) cost and cost share as well as cost and cost share for all employee group benefits (health/Rx, vision, dental and basic life insurance). Note that the 2017 information provided is current through September.

**Table 2:** Comparative cost share information, by tier, for the HMO plan.

**Table 3:** Comparative cost share information, by tier, for the PPO plan.

Please contact me at 312-603-6426 or via email at [deanna.zalas@cookcountyil.gov](mailto:deanna.zalas@cookcountyil.gov) with any additional questions.

Sincerely,

  
Deanna L. Zalas

Cc: Ammar Rizki, Chief Financial Officer  
Tanya Anthony, Budget Director  
Erik Varela, Governmental Affairs

Letter to Commissioner Gainer  
 October 31, 2017  
 Subject: Employee Health Benefits

**Table 1**

	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17*
Cook County Enrolled Employees	21,362	20,970	20,796	20,541	20,610	20,092
Health	\$ 231,843,694.23	\$ 238,165,918.21	\$ 232,342,081.07	\$ 251,175,760.11	\$ 234,076,238.26	\$ 201,926,532.60
Rx	\$ 49,724,188.35	\$ 52,941,098.05	\$ 60,145,856.54	\$ 67,413,545.15	\$ 68,397,145.38	\$ 59,237,721.50
Eyemed	\$ 2,506,410.33	\$ 2,583,499.91	\$ 2,490,969.28	\$ 2,593,495.06	\$ 2,528,121.80	\$ 2,024,318.82
Dental	\$ 7,645,772.09	\$ 7,725,300.35	\$ 7,778,818.48	\$ 7,967,096.30	\$ 8,476,506.87	\$ 7,331,810.59
Basic Life	\$ 3,464,273.23	\$ 3,496,787.38	\$ 3,532,588.96	\$ 3,011,411.31	\$ 2,576,695.01	\$ 2,191,800.88
<b>Total Cost</b>	<b>\$ 295,184,338.23</b>	<b>\$ 304,912,603.90</b>	<b>\$ 306,290,314.33</b>	<b>\$ 332,161,307.93</b>	<b>\$ 316,054,707.32</b>	<b>\$ 272,712,184.39</b>
Employee Contributions	\$ 16,323,777.85	\$ 16,717,451.32	\$ 15,937,095.41	\$ 18,089,505.33	\$ 21,793,422.34	\$ 19,069,244.55
<b>Net Cost</b>	<b>\$ 278,860,560.38</b>	<b>\$ 288,195,152.58</b>	<b>\$ 290,353,218.92</b>	<b>\$ 314,071,802.60</b>	<b>\$ 294,261,284.98</b>	<b>\$ 253,642,939.84</b>
Health Only Cost Per Employee	\$ 12,416.63	\$ 13,084.86	\$ 13,298.27	\$ 14,629.27	\$ 13,618.63	\$ 12,049.32
Total Cost Per Employee	\$ 13,054.05	\$ 13,743.21	\$ 13,961.97	\$ 15,290.00	\$ 14,277.60	\$ 12,624.08
EE Contribution as % of Health Cost	5.80%	5.74%	5.45%	5.68%	7.21%	7.30%
EE Contribution as % of Total Cost	5.53%	5.48%	5.20%	5.45%	6.90%	6.99%
<i>*FY17 expenditures through September; employee contributions estimated for 10 months</i>						

**Table 2**

	HMO Premium Sharing			
	Cook County	State of Illinois	Chicago Public Schools*	City of Chicago
Employee only	11%	16%	23%	15%
Employee plus child(ren)	8%	16%	13%	12%
Employee plus spouse	9%	16%	13%	12%
Family	8%	14%	9%	10%
Composite	9%	15%	15%	12%

**Table 3**

	PPO Premium Sharing					
	Cook County	State of Illinois OAP	Chicago Public Schools*	City of Chicago	CTA	
					PPO II	PPO III
Employee only	16%	15%	22%	12%	21%	20%
Employee plus child(ren)	11%	15%	13%	10%	17%	15%
Employee plus spouse	12%	15%	13%	10%	17%	15%
Family	10%	13%	9%	9%	17%	15%
Composite	12%	14%	14%	10%	18%	17%