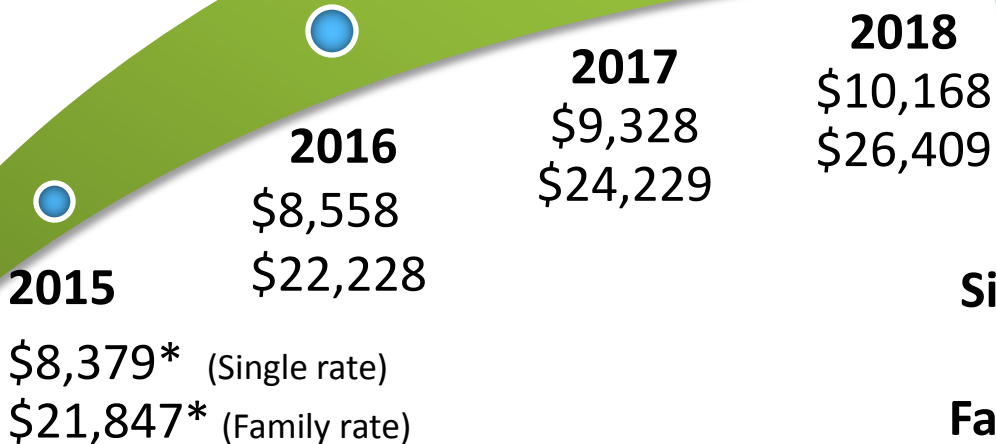
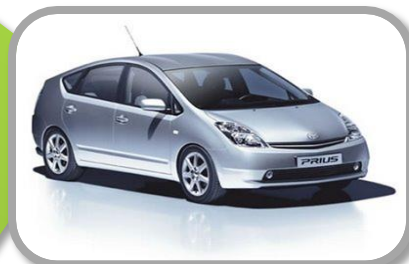


2018 Financial Impact:

“Cadillac Tax” Illustration

The City’s Buy-up HMO plan is not expected to exceed ACA limits subject to a 40% Excise Tax in 2018



Single Taxable Limit:
\$10,200

Family Taxable Limit:
\$27,500



* This illustration is based on actual 2015 & 2016 premiums. 9% annual trend used for 2017 & 2018