



Union Siblings,

Several months ago, Moda and Kaiser informed the City that healthcare premiums would be rising by 12 to 14 percent for plan year 2024-2025.

**BHR's response was to push these rising costs directly onto employees. Their plan included DOUBLING deductibles for MODA subscribers and QUADRUPLING out of pocket maximums for Kaiser subscribers.** Imagine paying \$4,800 a year out of pocket just so your family can continue to go to the doctor and get medications!

AFSCME 189 and our partner unions strongly opposed these benefit reductions that would have hit families and lower-income people hardest. We voted against them at the Labor Management Benefits Committee last month.

Then, **against the will of the Labor Management Benefits Committee, BHR still brought these changes to the City Council** attempting to circumvent the committee's wishes and burden our members with potentially devastating costs for the same level of care they currently receive. **What BHR didn't count on was all the City's labor organizations uniting to develop and deliver our own plan to Council – a plan that would maintain our current benefits with the lowest impacts possible to our memberships.** AFSCME 189 led the political advocacy to elevate the needs of our members in City Council offices. Standing together, we won.

Last week AFSCME 189, in collaboration with all City of Portland Unions, delivered a healthcare benefits solution to City Council that averted disaster. The plan keeps copays, deductibles, and out-of-pocket maximums **the same** - a key demand of the Unions to protect current benefits amid a cost of living crisis unlike anything most of us have ever seen. Increases are never a good thing. But, with a united voice, we were able to have a voice at the table and make a difference. And you can count on us to address this at the bargaining table!

We've created a side by side comparison for reference. Have questions? Feel free to reach out to any of us, your Chapter Chair or our Council Representative at [kedwards@oregonafscme.org](mailto:kedwards@oregonafscme.org)

In Solidarity,  
AFSCME 189 Executive Board

| <b>BHR MODA PLAN<br/>(did not pass)</b>   | <b>UNION MODA PLAN</b>  |
|---|---|
| <ul style="list-style-type: none"> <li>● DOUBLE deductibles from \$250 to \$500</li> <li>● Raise out of pocket max by almost 10%</li> <li>● DOUBLE the cost of medication</li> <li>● 8% rise in premiums</li> </ul> | <ul style="list-style-type: none"> <li>● All benefits remain essentially unchanged, no additional copays or higher maximums</li> <li>● The City pays 8% more in premiums and an additional \$1.2 million total in new funding for your healthcare plans</li> <li>● Employees pay 8% more in premiums (roughly \$3/mo single, \$8/mo family for full time employees)</li> <li>● Employees pay an additional \$25/month to maintain all benefits</li> </ul> |

| <b>BHR KAISER PLAN<br/>(did not pass)</b>   | <b>UNION KAISER PLAN</b>  |
|---|---|
| <ul style="list-style-type: none"> <li>● QUADRUPLE out of pocket maximums for individuals and families</li> <li>● Move emergency services off a flat copay to a 10% after deductible</li> <li>● Change hospital inpatient services from zero cost to 10% after deductible</li> <li>● Nearly double urgent care copays</li> <li>● 8% rise in premiums</li> </ul> | <ul style="list-style-type: none"> <li>● All benefits remain unchanged, no additional copays or higher maximums</li> <li>● The City pays 8% more in premiums and an additional \$1.2 million total in new funding for your healthcare plans</li> <li>● Employees pay 8% more in premiums (roughly \$3/mo single, \$8/mo family for full time employees)</li> <li>● Employees pay an additional \$25/month to maintain all benefits</li> </ul> |