

**MEMORANDUM OF UNDERSTANDING  
BETWEEN THE SAN ANTONIO POLICE OFFICERS' ASSOCIATION &  
THE CITY OF SAN ANTONIO, TEXAS**

The San Antonio Police Officers' Association (SAPOA) enters into the following Memorandum of Understanding (MOU) with the City of San Antonio in conjunction with the Collective Bargaining Agreement, more in particular, Article 30 – Health Benefits, Section 6, that became effective May 12, 2022.

The SAPOA and the City of San Antonio shall be referred to collectively as the “Parties.”

**Background:** The Collective Bargaining Agreement between the Parties reflects that the Annual Deductible under the Police Consumer Driven Health Plan (“CDHP”) for an Individual is \$3,000 and \$6,000 for a Family Plan. Included in the Family Plan is an Individual Deductible of \$3,000.

**Revised CDHP Individual Deductibles and Health Savings Accounts Contributions:** New IRS regulations require an increase of the amount of that Individual Deductible within the Family Plan of \$200 to \$3,200 effective January 1, 2024. In light of that requirement, the Parties agree that the Individual Deductible within a Family plan will increase to \$3,200. At the request of SAPOA to treat all members equally, the Individual Deductible, outside of the Family plan, will also increase by \$200 to \$3,200.

To mitigate the effects of the IRS required change, the City will contribute an additional amount of \$175 to the Health Savings Accounts for the total sum of \$1,675.00 each calendar year beginning January 1, 2024 for all officers under the Police Consumer Driven Health Plan (“CDHP”) only.

**Article 30 Section 6, Effective January 1, 2024:**

Effective January 1, 2024, Article 30 Section 6 will reflect the two health plans with plan designs and employee contributions described below:

Cost Sharing Item		VALUE PLAN		CDHP	
		IN Network.	Out of Network	IN Network.	Out of Network
Annual Deductible	Individual	\$500	\$1,500	\$3,200	\$4,500
	Family	\$1,000	\$3,000	\$6,000 <sup>1</sup>	\$9,000
Coinsurance Percentage		20%	40%	0%	0%
Max. Out-of-Pocket (Includes deductible and co-pays)	Individual	\$1,500	\$3,000	\$3,200	\$4,500
	Family	\$3,000	\$6,000	\$6,000	\$9,000
Office Visit Co-Pay		\$25 PCP-\$50 SPEC	40% after deductible	0% after deductible	0% after deductible
Emergency Room Co-Pay		\$250	40% after deductible	0% after deductible	0% after deductible
Urgent Care Center Co-Pay		\$50	40% after deductible	0% after deductible	0% after deductible
	Separate Brand Drug Deductible or out of pocket cap	\$100	40% after deductible	0% after deductible	0% after deductible

<sup>1</sup> In the CDHP Family Plan, the maximum annual deductible for one Individual is \$3,200.

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Pharmacy	Rx – 30 day Tier 1/Tier 2 / Tier 3	\$10/\$25/\$40		0% After Ded. Preventive Drugs Subject to Co-Pay \$10/\$25/\$40
	Rx – 90 day Tier 1/ Tier 2 / Tier 3	\$20/\$50/\$80		0% After Ded. Preventive Drugs Subject to Co-Pay \$20/\$50/\$80

The two plans are covered in detail in Attachment 5 and the Master Contract Document (Attachment 6) which are the controlling documents. Effective January 1, 2024, the Health Savings Account Annual Contributions (only for CDHP) shall increase by \$175 as reflected below and shall be reflected in CBA ATTACHMENT 5 – BENEFITS as noted below:

Employee Monthly Contributions										
	2022		2023		2024		2025		2026	
	Value	CDHP	Value	CDHP	Value	CDHP	Value	CDHP	Value	CDHP
EE Only	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EE & Spouse	\$121.12	\$0.00	\$133.23	\$0.00	\$146.56	\$0.00	\$161.22	\$0.00	\$177.34	\$0.00
EE & Children	\$81.19	\$0.00	\$89.31	\$0.00	\$98.24	\$0.00	\$108.06	\$0.00	\$118.87	\$0.00
EE & Family	\$200.98	\$0.00	\$221.08	\$0.00	\$243.19	\$0.00	\$267.51	\$0.00	\$294.26	\$0.00

Health Savings Account Annual Contributions (only for CDHP)										
	2022		2023		2024		2025		2026	
	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	Value / CDHP	
EE Only	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	
EE & Spouse	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	
EE & Children	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	
EE & Family	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,500.00	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	\$0.00 / \$1,675	

Health Savings Account Contributions for **CDHP** will continue during evergreen. Employee contributions beyond 2026 will increase by 10% annually during evergreen.

The above years are plan (currently calendar) years. Employee monthly contributions will increase by 10% over the prior year's contribution every year during the life of the agreement (including during evergreen). Out of network claims will be capped at the in network allowable amounts under both the Value and CDHP plans.

**CBA ATTACHMENT 5 – BENEFITS (page 134 of CBA)**

Provides in part:

Health Savings Account (H.S.A.) Annual City Contributions (only for CDHP) (Voluntary employee contributions may be made to a Flexible Spending Account if the employee is not eligible for the H.S.A.)								
	2023		2024		2025		2026	
	Value	CDHP	Value	CDHP	Value	CDHP	Value	CDHP

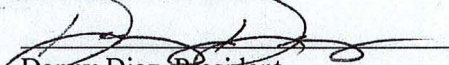
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EE Only	\$0.00	\$1,500.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00
EE & Spouse	\$0.00	\$1,500.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00
EE & Children	\$0.00	\$1,500.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00
EE & Family	\$0.00	\$1,500.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00	\$0.00	\$1,675.00

Signed and agreed to by the duly authorized representatives of the Parties on this 13<sup>th</sup> day of October, 2023.

FOR THE SAPOA:

  
 \_\_\_\_\_  
 Danny Diaz, President

10-13-23  
 \_\_\_\_\_  
 Date

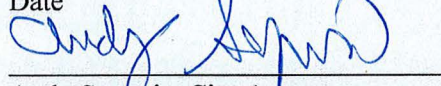
  
 \_\_\_\_\_  
 Ronald G. DeLord, Counsel

10/13/23  
 \_\_\_\_\_  
 Date

FOR THE CITY:

  
 \_\_\_\_\_  
 Erik J. Walsh, City Manager

10/18/23  
 \_\_\_\_\_  
 Date

  
 \_\_\_\_\_  
 Andy Segovia, City Attorney

10/17/23  
 \_\_\_\_\_  
 Date

