

CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates
Effective July 1, 2020
(\$1,594.00 Monthly Allowance w/Cap)
Mayor and City Council

Medical Plans-Los Angeles Area				Medical Plans-Other Southern California Area			
ANTHEM SELECT - HMO	Emp Only	Emp + 1	Emp + 2	ANTHEM SELECT - HMO	Emp Only	Emp + 1	Emp + 2
BASE 413	\$619.93	\$1,239.86	\$1,611.82	BASE 478	\$654.04	\$1,308.08	\$1,700.50
ADMIN FEE (.0024)	\$1.49	\$2.98	\$3.87	ADMIN FEE (.0024)	\$1.57	\$3.14	\$4.08
ANTHEM SELECT - HMO	\$621.42	\$1,242.84	\$1,615.69	ANTHEM SELECT - HMO	\$655.61	\$1,311.22	\$1,704.58
% INCREASE OVER 2019	-1.17%	-1.17%	-1.17%	% INCREASE OVER 2019	4.60%	4.60%	4.60%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$144.00	(\$21.69)	LEFTOVER/OOP	\$155.00	\$144.00	(\$110.58)
COBRA	\$632.33	\$1,264.66	\$1,644.06	COBRA	\$667.12	\$1,334.24	\$1,734.51
ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2	ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2
BASE 402	\$902.63	\$1,805.26	\$2,346.84	BASE 407	\$934.95	\$1,869.90	\$2,430.87
ADMIN FEE (.0024)	\$2.17	\$4.33	\$5.63	ADMIN FEE (.0024)	\$2.24	\$4.49	\$5.83
ANTHEM TRADITIONAL - HMO	\$904.80	\$1,809.59	\$2,352.47	ANTHEM TRADITIONAL - HMO	\$937.19	\$1,874.39	\$2,436.70
% INCREASE OVER 2019	2.72%	2.72%	2.72%	% INCREASE OVER 2019	12.49%	12.49%	12.49%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$215.59)	(\$758.47)	LEFTOVER/OOP	\$155.00	(\$280.39)	(\$842.70)
COBRA	\$920.68	\$1,841.37	\$2,393.78	COBRA	\$953.65	\$1,907.30	\$2,479.49
BS-ACCESS	Emp Only	Emp + 1	Emp + 2	BS-ACCESS	Emp Only	Emp + 1	Emp + 2
BASE 144	\$813.17	\$1,626.34	\$2,114.24	BASE 142	\$909.87	\$1,819.74	\$2,365.66
ADMIN FEE (.0024)	\$1.95	\$3.90	\$5.07	ADMIN FEE (.0024)	\$2.18	\$4.37	\$5.68
BS-ACCESS	\$815.12	\$1,630.24	\$2,119.31	BS-ACCESS	\$912.05	\$1,824.11	\$2,371.34
% INCREASE OVER 2019	21.38%	21.38%	21.38%	% INCREASE OVER 2019	19.68%	19.68%	19.68%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$36.24)	(\$525.31)	LEFTOVER/OOP	\$155.00	(\$230.11)	(\$777.34)
COBRA	\$829.43	\$1,658.87	\$2,156.52	COBRA	\$928.07	\$1,856.13	\$2,412.97
BS-TRIO	Emp Only	Emp + 1	Emp + 2	BS-TRIO	Emp Only	Emp + 1	Emp + 2
BASE 144	\$624.93	\$1,249.86	\$1,624.82	BASE 142	Not Offered	Not Offered	Not Offered
ADMIN FEE (.0024)	\$1.50	\$3.00	\$3.90	ADMIN FEE (.0024)			
BS-TRIO	\$626.43	\$1,252.86	\$1,628.72	BS-TRIO	Not Offered	Not Offered	Not Offered
% INCREASE OVER 2019	-0.03%	-0.03%	-0.03%	% INCREASE OVER 2019			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE			
LEFTOVER/OOP	\$155.00	\$144.00	(\$34.72)	LEFTOVER/OOP			
COBRA	\$637.43	\$1,274.86	\$1,657.32	COBRA			
HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2	HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2
BASE 443	\$392.31	\$784.62	\$1,020.01	BASE 412	\$435.14	\$870.28	\$1,131.36
ADMIN FEE (.0024)	\$0.94	\$1.88	\$2.45	ADMIN FEE (.0024)	\$1.04	\$2.09	\$2.72
HEALTH NET SALUD Y MAS	\$393.25	\$786.50	\$1,022.46	HEALTH NET SALUD Y MAS	\$436.18	\$872.37	\$1,134.08
% INCREASE OVER 2019	10.01%	10.01%	10.01%	% INCREASE OVER 2019	1.68%	1.68%	1.68%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$144.00	\$144.00	LEFTOVER	\$155.00	\$144.00	\$144.00
COBRA	\$400.16	\$800.31	\$1,040.41	COBRA	\$443.84	\$887.69	\$1,153.99
HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2	HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2
BASE 408	\$648.42	\$1,296.84	\$1,685.89	BASE 414	\$719.26	\$1,438.52	\$1,870.08
ADMIN FEE (.0024)	\$1.56	\$3.11	\$4.05	ADMIN FEE (.0024)	\$1.73	\$3.45	\$4.49
HEALTH NET SMARTCARE	\$649.98	\$1,299.95	\$1,689.94	HEALTH NET SMARTCARE	\$720.99	\$1,441.97	\$1,874.57
2019	\$585.85	\$1,171.70	\$1,523.20	2019	\$644.45	\$1,288.89	\$1,675.56
% INCREASE OVER 2019	10.95%	10.95%	10.95%	% INCREASE OVER 2019	11.88%	11.88%	11.88%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$144.00	(\$95.94)	LEFTOVER	\$155.00	\$144.00	(\$280.57)
COBRA	\$661.39	\$1,322.78	\$1,719.61	COBRA	\$733.65	\$1,467.29	\$1,907.48
KAISER	Emp Only	Emp + 1	Emp + 2	KAISER	Emp Only	Emp + 1	Emp + 2
BASE 306	\$664.39	\$1,328.78	\$1,727.41	BASE 308	\$645.24	\$1,290.48	\$1,677.62
ADMIN FEE (.0024)	\$1.59	\$3.19	\$4.15	ADMIN FEE (.0024)	\$1.55	\$3.10	\$4.03
KAISER	\$665.98	\$1,331.97	\$1,731.56	KAISER	\$646.79	\$1,293.58	\$1,681.65
2019	\$620.31	\$1,240.62	\$1,612.80	2019	\$630.33	\$1,260.65	\$1,638.85
% INCREASE OVER 2019	7.36%	7.36%	7.36%	% INCREASE OVER 2019	2.61%	2.61%	2.61%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$144.00	(\$137.56)	LEFTOVER/OOP	\$155.00	\$144.00	(\$87.65)
COBRA	\$677.68	\$1,355.36	\$1,761.96	COBRA	\$658.14	\$1,316.29	\$1,711.17
PERS CHOICE	Emp Only	Emp + 1	Emp + 2	PERS CHOICE	Emp Only	Emp + 1	Emp + 2
BASE 321	\$710.29	\$1,420.58	\$1,846.75	BASE 323	\$736.28	\$1,472.56	\$1,914.33
ADMIN FEE (.0024)	\$1.70	\$3.41	\$4.43	ADMIN FEE (.0024)	\$1.77	\$3.53	\$4.59
PERS CHOICE	\$711.99	\$1,423.99	\$1,851.18	PERS CHOICE	\$738.05	\$1,476.09	\$1,918.92
% INCREASE OVER 2019	8.49%	8.49%	8.49%	% INCREASE OVER 2019	2.07%	2.07%	2.07%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00

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LEFTOVER/OOP	\$155.00	\$144.00	(\$257.18)	LEFTOVER/OOP	\$155.00	\$117.91	(\$324.92)
COBRA	\$724.50	\$1,448.99	\$1,883.69	COBRA	\$751.01	\$1,502.01	\$1,952.62
PERS SELECT	Emp Only	Emp + 1	Emp + 2	PERS SELECT	Emp Only	Emp + 1	Emp + 2
BASE 080	\$435.74	\$871.48	\$1,132.92	BASE 082	\$451.54	\$903.08	\$1,174.00
ADMIN FEE (.0024)	\$1.05	\$2.09	\$2.72	ADMIN FEE (.0024)	\$1.08	\$2.17	\$2.82
PERS SELECT	\$436.79	\$873.57	\$1,135.64	PERS SELECT	\$452.62	\$905.25	\$1,176.82
% INCREASE OVER 2019	3.53%	3.53%	3.53%	% INCREASE OVER 2019	-2.44%	-2.44%	-2.44%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$144.00	\$144.00	LEFTOVER	\$155.00	\$144.00	\$144.00
COBRA	\$444.45	\$888.91	\$1,155.58	COBRA	\$460.57	\$921.14	\$1,197.48
PERS CARE	Emp Only	Emp + 1	Emp + 2	PERS CARE	Emp Only	Emp + 1	Emp + 2
BASE 326	\$931.12	\$1,862.24	\$2,420.91	BASE 328	\$986.66	\$1,973.32	\$2,565.32
ADMIN FEE (.0024)	\$2.23	\$4.47	\$5.81	ADMIN FEE (.0024)	\$2.37	\$4.74	\$6.16
PERS CARE	\$933.35	\$1,866.71	\$2,426.72	PERS CARE	\$989.03	\$1,978.06	\$2,571.48
% INCREASE OVER 2019	10.32%	10.32%	10.32%	% INCREASE OVER 2019	8.72%	8.72%	8.72%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$272.71)	(\$832.72)	LEFTOVER/OOP	\$155.00	(\$384.06)	(\$977.48)
COBRA	\$949.74	\$1,899.48	\$2,469.33	COBRA	\$1,006.39	\$2,012.79	\$2,616.63
SHARP	Emp Only	Emp + 1	Emp + 2	SHARP	Emp Only	Emp + 1	Emp + 2
BASE 420	Not Offered	Not Offered	Not Offered	BASE 420	\$606.02	\$1,212.04	\$1,575.65
ADMIN FEE (.0024)				ADMIN FEE (.0024)	\$1.45	\$2.91	\$3.78
SHARP	Not Offered	Not Offered	Not Offered	SHARP	\$607.47	\$1,214.95	\$1,579.43
% INCREASE OVER 2019				% INCREASE OVER 2019	2.05%	2.05%	2.05%
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER				LEFTOVER	\$155.00	\$144.00	\$14.57
COBRA				COBRA	\$618.14	\$1,236.28	\$1,607.16
UNITEDHEALTHCARE	Emp Only	Emp + 1	Emp + 2	UNITEDHEALTHCARE	Emp Only	Emp + 1	Emp + 2
BASE 428	\$668.31	\$1,336.62	\$1,737.61	BASE 432	\$671.60	\$1,343.20	\$1,746.16
ADMIN FEE (.0024)	\$1.60	\$3.21	\$4.17	ADMIN FEE (.0024)	\$1.61	\$3.22	\$4.19
UNITEDHEALTHCARE	\$669.91	\$1,339.83	\$1,741.78	UNITEDHEALTHCARE	\$673.21	\$1,346.42	\$1,750.35
% INCREASE OVER 2019	-0.22%	-0.22%	-0.22%	% INCREASE OVER 2019	3.83%	3.83%	3.83%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$144.00	(\$147.78)	LEFTOVER/OOP	\$155.00	\$144.00	(\$156.35)
COBRA	\$681.68	\$1,363.35	\$1,772.36	COBRA	\$685.03	\$1,370.06	\$1,781.08
Red indicates dollar amount of out-of-pocket expense.				Final cost of Medical includes .0027% Admin Fee 7/1/19			
VISION RATES (OPTIONAL)				OPTIONAL TERM LIFE INSURANCE			
	Emp Only	Emp + 1	Emp + 2	CIGNA	\$0.49	COST PER \$1000	
SUPERIOR VISION	\$6.04	\$10.88	\$15.72	MAYOR/CITY COUNCIL	\$250,000	\$122.50	
SUPERIOR COBRA	\$6.16	\$11.10	\$16.03				
DENTAL RATES				OPTIONAL FAMILY TERM LIFE INSURANCE			
	Emp Only	Emp + 1	Emp + 2	DEPN Spouse/Child	Flat Rate	\$2.40	
PRINCIPAL DENTAL	\$87.00	\$87.00	\$87.00	Eligible Spouse/DP	\$10,000	Child(ren)	\$5,000
PRINCIPAL - COBRA	\$88.74	\$88.74	\$88.74				