

CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates

Effective January 1, 2022

(\$1,594.00 Monthly Allowance w/Cap)

CPSA and AME Hired after 07/01/2018

Medical Plans-Los Angeles, Riverside and San Bernardino Counties				Medical Plans-Other Southern California Counties			
ANTHEM SELECT - HMO	Emp Only	Emp + 1	Emp + 2	ANTHEM SELECT - HMO	Emp Only	Emp + 1	Emp + 2
BASE 413	\$676.48	\$1,352.96	\$1,758.85	BASE 478	\$712.43	\$1,424.86	\$1,852.32
ADMIN FEE (.0025)	\$1.69	\$3.38	\$4.40	ADMIN FEE (.0025)	\$1.78	\$3.56	\$4.63
ANTHEM SELECT - HMO	\$678.17	\$1,356.34	\$1,763.25	ANTHEM SELECT - HMO	\$714.21	\$1,428.42	\$1,856.95
2021	\$640.70	\$1,281.40	\$1,665.81	2021	\$676.38	\$1,352.75	\$1,758.58
% INCREASE OVER 2021	5.85%	5.85%	5.85%	% INCREASE OVER 2021	5.59%	5.59%	5.59%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$155.00	(\$169.25)	LEFTOVER/OOP	\$155.00	\$155.00	(\$262.95)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$690.01	\$1,380.02	\$1,794.03	COBRA	\$726.68	\$1,453.36	\$1,889.37
ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2	ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2
BASE 402	\$935.57	\$1,871.14	\$2,432.48	BASE 407	\$1,007.13	\$2,014.26	\$2,618.54
ADMIN FEE (.0025)	\$2.34	\$4.68	\$6.08	ADMIN FEE (.0025)	\$2.52	\$5.04	\$6.55
ANTHEM TRADITIONAL - HMO	\$937.91	\$1,875.82	\$2,438.56	ANTHEM TRADITIONAL - HMO	\$1,009.65	\$2,019.30	\$2,625.09
2021	\$986.67	\$1,973.34	\$2,565.35	2021	\$1,048.66	\$2,097.31	\$2,726.50
% INCREASE OVER 2021	-4.94%	-4.94%	-4.94%	% INCREASE OVER 2021	-3.72%	-3.72%	-3.72%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$281.82)	(\$844.56)	LEFTOVER/OOP	\$155.00	(\$425.30)	(\$1,031.09)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$954.28	\$1,908.56	\$2,481.13	COBRA	\$1,027.27	\$2,054.55	\$2,670.91
BS-ACCESS	Emp Only	Emp + 1	Emp + 2	BS-ACCESS	Emp Only	Emp + 1	Emp + 2
BASE 144	\$779.87	\$1,559.74	\$2,027.66	BASE 142	\$900.22	\$1,800.44	\$2,340.57
ADMIN FEE (.0025)	\$1.95	\$3.90	\$5.07	ADMIN FEE (.0025)	\$2.25	\$4.50	\$5.85
BS-ACCESS	\$781.82	\$1,563.64	\$2,032.73	BS-ACCESS	\$902.47	\$1,804.94	\$2,346.42
2021	\$836.97	\$1,673.93	\$2,176.12	2021	\$941.31	\$1,882.61	\$2,447.40
% INCREASE OVER 2020	-6.59%	-6.59%	-6.59%	% INCREASE OVER 2020	-4.13%	-4.13%	-4.13%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$30.36	(\$438.73)	LEFTOVER/OOP	\$155.00	(\$210.94)	(\$752.42)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$795.47	\$1,590.93	\$2,068.21	COBRA	\$918.22	\$1,836.45	\$2,387.38
BS-TRIO	Emp Only	Emp + 1	Emp + 2	BS-TRIO	Emp Only	Emp + 1	Emp + 2
BASE 144	\$668.13	\$1,336.26	\$1,737.14	BASE 142	\$742.70	\$1,485.40	\$1,931.02
ADMIN FEE (.0025)	\$1.67	\$3.34	\$4.34	ADMIN FEE (.0025)	\$1.86	\$3.71	\$4.83
BS-TRIO	\$669.80	\$1,339.60	\$1,741.48	BS-TRIO	\$744.56	\$1,489.11	\$1,935.85
2021	\$662.14	\$1,324.28	\$1,721.56	2021	\$724.37	\$1,448.73	\$1,883.36
% INCREASE OVER 2019	1.16%	1.16%	1.16%	% INCREASE OVER 2019	0.00%	0.00%	0.00%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$155.00	(\$147.48)	LEFTOVER/OOP	\$155.00	\$104.89	(\$341.85)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$681.49	\$1,362.99	\$1,771.88	COBRA	\$757.55	\$1,515.11	\$1,969.64
HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2	HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2
BASE 443	\$463.87	\$927.74	\$1,206.06	BASE 412	\$548.26	\$1,096.52	\$1,425.48
ADMIN FEE (.0025)	\$1.16	\$2.32	\$3.02	ADMIN FEE (.0025)	\$1.37	\$2.74	\$3.56
HEALTH NET SALUD Y MAS	\$465.03	\$930.06	\$1,209.08	HEALTH NET SALUD Y MAS	\$549.63	\$1,099.26	\$1,429.04
2021	\$413.91	\$827.82	\$1,076.17	2021	\$459.81	\$919.61	\$1,195.50
% INCREASE OVER 2021	12.35%	12.35%	12.35%	% INCREASE OVER 2021	19.53%	19.54%	19.54%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$155.00	\$155.00	LEFTOVER	\$155.00	\$155.00	\$155.00
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$473.15	\$946.29	\$1,230.18	COBRA	\$559.23	\$1,118.45	\$1,453.99
HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2	HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2
BASE 408	\$764.96	\$1,529.92	\$1,988.90	BASE 414	\$845.69	\$1,691.38	\$2,198.79
ADMIN FEE (.0025)	\$1.91	\$3.82	\$4.97	ADMIN FEE (.0025)	\$2.11	\$4.23	\$5.50
HEALTH NET SMARTCARE	\$766.87	\$1,533.74	\$1,993.87	HEALTH NET SMARTCARE	\$847.80	\$1,695.61	\$2,204.29
2021	\$693.21	\$1,386.42	\$1,802.34	2021	\$771.03	\$1,542.07	\$2,004.69
% INCREASE OVER 2021	10.63%	10.63%	10.63%	% INCREASE OVER 2021	9.96%	9.96%	9.96%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$155.00	\$60.26	(\$399.87)	LEFTOVER	\$155.00	(\$101.61)	(\$610.29)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$780.26	\$1,560.52	\$2,028.68	COBRA	\$862.60	\$1,725.21	\$2,242.77
KAISER	Emp Only	Emp + 1	Emp + 2	KAISER	Emp Only	Emp + 1	Emp + 2
BASE 306	\$719.78	\$1,439.56	\$1,871.43	BASE 308	\$706.02	\$1,412.04	\$1,835.65
ADMIN FEE (.0025)	\$1.80	\$3.60	\$4.68	ADMIN FEE (.0025)	\$1.77	\$3.53	\$4.59
KAISER	\$721.58	\$1,443.16	\$1,876.11	KAISER	\$707.79	\$1,415.57	\$1,840.24
2021	\$671.51	\$1,343.03	\$1,745.93	2021	\$671.44	\$1,342.89	\$1,745.75
% INCREASE OVER 2021	7.46%	7.46%	7.46%	% INCREASE OVER 2021	5.41%	5.41%	5.41%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$150.84	(\$282.11)	LEFTOVER/OOP	\$155.00	\$155.00	(\$246.24)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$734.18	\$1,468.35	\$1,908.86	COBRA	\$720.14	\$1,440.28	\$1,872.36

CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates

Effective January 1, 2022

(\$1,594.00 Monthly Allowance w/Cap)

CPSA and AME Hired after 07/01/2018

PERS PLATINUM	Emp Only	Emp + 1	Emp + 2	PERS PLATINUM	Emp Only	Emp + 1	Emp + 2
BASE 321	\$863.37	\$1,726.74	\$2,244.76	BASE 323	\$882.18	\$1,764.36	\$2,293.67
ADMIN FEE (.0025)	\$2.16	\$4.32	\$5.61	ADMIN FEE (.0025)	\$2.21	\$4.41	\$5.73
PERS PLATINUM	\$865.53	\$1,731.06	\$2,250.37	PERS PLATINUM	\$884.39	\$1,768.77	\$2,299.40
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$137.06)	(\$656.37)	LEFTOVER/OOP	\$155.00	(\$174.77)	(\$705.40)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$880.64	\$1,761.27	\$2,289.66	COBRA	\$899.82	\$1,799.65	\$2,339.54
PERS GOLD	Emp Only	Emp + 1	Emp + 2	PERS GOLD	Emp Only	Emp + 1	Emp + 2
BASE 326	\$575.56	\$1,151.12	\$1,496.46	BASE 082	\$587.78	\$1,175.56	\$1,528.23
ADMIN FEE (.0025)	\$1.44	\$2.88	\$3.74	ADMIN FEE (.0025)	\$1.47	\$2.94	\$3.82
PERS GOLD	\$577.00	\$1,154.00	\$1,500.20	PERS GOLD	\$589.25	\$1,178.50	\$1,532.05
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$155.00	\$93.80	LEFTOVER/OOP	\$155.00	\$155.00	\$61.95
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$587.07	\$1,174.14	\$1,526.39	COBRA	\$599.54	\$1,199.07	\$1,558.79
SHARP	Emp Only	Emp + 1	Emp + 2	SHARP	Emp Only	Emp + 1	Emp + 2
BASE 420	Not Offered	Not Offered	Not Offered	BASE 420	\$699.21	\$1,398.42	\$1,817.95
ADMIN FEE (.0025)				ADMIN FEE (.0025)	\$1.75	\$3.50	\$4.54
SHARP				SHARP	\$700.96	\$1,401.92	\$1,822.49
2021				2021	\$633.85	\$1,267.70	\$1,648.01
% INCREASE OVER 2021				% INCREASE OVER 2021	10.59%	10.59%	10.59%
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER				LEFTOVER	\$155.00	\$155.00	(\$228.49)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA				COBRA	\$713.19	\$1,426.39	\$1,854.31
UNITEDHEALTHCARE ALLIANCE	Emp Only	Emp + 1	Emp + 2	UNITEDHEALTHCARE ALLIANCE	Emp Only	Emp + 1	Emp + 2
BASE 428	\$720.89	\$1,441.78	\$1,874.31	BASE 432	\$723.84	\$1,447.68	\$1,881.98
ADMIN FEE (.0025)	\$1.80	\$3.60	\$4.69	ADMIN FEE (.0025)	\$1.81	\$3.62	\$4.70
UNITEDHEALTHCARE ALLIANCE	\$722.69	\$1,445.38	\$1,879.00	UNITEDHEALTHCARE ALLIANCE	\$725.65	\$1,451.30	\$1,886.68
2021	\$669.91	\$1,339.83	\$1,741.78	2021	\$673.21	\$1,346.42	\$1,750.35
% INCREASE OVER 2021	7.88%	7.88%	7.88%	% INCREASE OVER 2021	7.79%	7.79%	7.79%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$148.62	(\$285.00)	LEFTOVER/OOP	\$155.00	\$142.70	(\$292.68)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$735.31	\$1,470.62	\$1,911.80	COBRA	\$738.32	\$1,476.63	\$1,919.62
UNITEDHEALTHCARE HARMONY	Emp Only	Emp + 1	Emp + 2	UNITEDHEALTHCARE HARMONY	Emp Only	Emp + 1	Emp + 2
BASE 428	\$714.28	\$1,428.56	\$1,857.13	BASE 432	\$782.74	\$1,565.48	\$2,035.12
ADMIN FEE (.0025)	\$1.79	\$3.57	\$4.64	ADMIN FEE (.0025)	\$1.96	\$3.91	\$5.09
UNITEDHEALTHCARE HARMONY	\$716.07	\$1,432.13	\$1,861.77	UNITEDHEALTHCARE HARMONY	\$784.70	\$1,569.39	\$2,040.21
2021	\$669.91	\$1,339.83	\$1,741.78	2021	\$673.21	\$1,346.42	\$1,750.35
% INCREASE OVER 2021	6.89%	6.89%	6.89%	% INCREASE OVER 2021	16.56%	16.56%	16.56%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$155.00	(\$267.77)	LEFTOVER/OOP	\$155.00	\$24.61	(\$446.21)
Employee Medical Contribution	\$100.00	\$150.00	\$200.00	Employee Medical Contribution	\$100.00	\$150.00	\$200.00
COBRA	\$728.57	\$1,457.13	\$1,894.27	COBRA	\$798.39	\$1,596.79	\$2,075.82
Red indicates dollar amount of out-of-pocket expense.				Final cost of Medical includes .0025% Admin Fee 7/1/21			
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	FT & CPT EMPLOYEES/CLRK/TREAS	\$200,000	\$98.00	
SUPERIOR COBRA	\$6.16	\$11.10	\$16.03	CITY CONTROLLER	\$150,000	\$73.50	
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				