

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

Effective July 1, 2021

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

Full-Time Employees/City Clerk and City Treasurer

Medical Plans-Los Angeles, Riverside and San Bernadino 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	\$639.10	\$1,278.20	\$1,661.66	BASE 478	\$674.69	\$1,349.38	\$1,754.19
ADMIN FEE (.0025)	\$1.60	\$3.20	\$4.15	ADMIN FEE (.0025)	\$1.69	\$3.37	\$4.39
ANTHEM SELECT - HMO	\$640.70	\$1,281.40	\$1,665.81	ANTHEM SELECT - HMO	\$676.38	\$1,352.75	\$1,758.58
2020	\$621.42	\$1,242.84	\$1,615.69	2020	\$655.61	\$1,311.22	\$1,704.58
% INCREASE OVER 2020	3.10%	3.10%	3.10%	% INCREASE OVER 2020	3.17%	3.17%	3.17%
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	(\$71.81)	LEFTOVER/OOP	\$155.00	\$155.00	(\$164.58)
COBRA	\$651.88	\$1,303.76	\$1,694.89	COBRA	\$688.18	\$1,376.37	\$1,789.27
ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2	ANTHEM TRADITIONAL - HMO	Emp Only	Emp + 1	Emp + 2
BASE 402	\$984.21	\$1,968.42	\$2,558.95	BASE 407	\$1,046.04	\$2,092.08	\$2,719.70
ADMIN FEE (.0025)	\$2.46	\$4.92	\$6.40	ADMIN FEE (.0025)	\$2.62	\$5.23	\$6.80
ANTHEM TRADITIONAL - HMO	\$986.67	\$1,973.34	\$2,565.35	ANTHEM TRADITIONAL - HMO	\$1,048.66	\$2,097.31	\$2,726.50
2020	\$904.80	\$1,809.59	\$2,352.47	2020	\$937.19	\$1,874.39	\$2,436.70
% INCREASE OVER 2020	9.05%	9.05%	9.05%	% INCREASE OVER 2020	11.89%	11.89%	11.89%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$379.34)	(\$971.35)	LEFTOVER/OOP	\$155.00	(\$503.31)	(\$1,132.50)
COBRA	\$1,003.89	\$2,007.79	\$2,610.13	COBRA	\$1,066.96	\$2,133.92	\$2,774.09
BS-ACCESS	Emp Only	Emp + 1	Emp + 2	BS-ACCESS	Emp Only	Emp + 1	Emp + 2
BASE 144	\$834.88	\$1,669.76	\$2,170.69	BASE 142	\$938.96	\$1,877.92	\$2,441.30
ADMIN FEE (.0025)	\$2.09	\$4.17	\$5.43	ADMIN FEE (.0025)	\$2.35	\$4.69	\$6.10
BS-ACCESS	\$836.97	\$1,673.93	\$2,176.12	BS-ACCESS	\$941.31	\$1,882.61	\$2,447.40
2020	\$815.12	\$1,630.24	\$2,119.31	2020	\$912.05	\$1,824.11	\$2,371.34
% INCREASE OVER 2020	2.68%	2.68%	2.68%	% INCREASE OVER 2020	3.21%	3.21%	3.21%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$79.93)	(\$582.12)	LEFTOVER/OOP	\$155.00	(\$288.61)	(\$853.40)
COBRA	\$851.58	\$1,703.16	\$2,214.10	COBRA	\$957.74	\$1,915.48	\$2,490.13
BS-TRIO	Emp Only	Emp + 1	Emp + 2	BS-TRIO	Emp Only	Emp + 1	Emp + 2
BASE 144	\$660.49	\$1,320.98	\$1,717.27	BASE 142	\$722.56	\$1,445.12	\$1,878.66
ADMIN FEE (.0025)	\$1.65	\$3.30	\$4.29	ADMIN FEE (.0025)	\$1.81	\$3.61	\$4.70
BS-TRIO	\$662.14	\$1,324.28	\$1,721.56	BS-TRIO	\$724.37	\$1,448.73	\$1,883.36
2020	\$626.43	\$1,252.86	\$1,628.72	2020	\$0.00	\$0.00	\$0.00
% INCREASE OVER 2020	5.70%	5.70%	5.70%	% INCREASE OVER 2020			
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	(\$127.56)	LEFTOVER/OOP	\$155.00	\$145.41	(\$289.36)
COBRA	\$673.70	\$1,347.40	\$1,751.62	COBRA	\$737.01	\$1,474.02	\$1,916.23
HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2	HEALTH NET SALUD Y MAS	Emp Only	Emp + 1	Emp + 2
BASE 443	\$412.88	\$825.76	\$1,073.49	BASE 412	\$458.66	\$917.32	\$1,192.52
ADMIN FEE (.0025)	\$1.03	\$2.06	\$2.68	ADMIN FEE (.0025)	\$1.15	\$2.29	\$2.98
HEALTH NET SALUD Y MAS	\$413.91	\$827.82	\$1,076.17	HEALTH NET SALUD Y MAS	\$459.81	\$919.61	\$1,195.50
2020	\$393.25	\$786.50	\$1,022.46	2020	\$436.18	\$872.37	\$1,134.08
% INCREASE OVER 2020	5.25%	5.25%	5.25%	% INCREASE OVER 2020	5.42%	5.42%	5.42%
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	\$155.00	LEFTOVER/OOP	\$155.00	\$155.00	\$155.00
COBRA	\$421.14	\$842.28	\$1,094.96	COBRA	\$467.83	\$935.67	\$1,216.37
HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2	HEALTH NET SMARTCARE	Emp Only	Emp + 1	Emp + 2
BASE 408	\$691.48	\$1,382.96	\$1,797.85	BASE 414	\$769.11	\$1,538.22	\$1,999.69
ADMIN FEE (.0025)	\$1.73	\$3.46	\$4.49	ADMIN FEE (.0025)	\$1.92	\$3.85	\$5.00
HEALTH NET SMARTCARE	\$693.21	\$1,386.42	\$1,802.34	HEALTH NET SMARTCARE	\$771.03	\$1,542.07	\$2,004.69
2020	\$649.98	\$1,299.95	\$1,689.94	2020	\$720.99	\$1,441.97	\$1,874.57
% INCREASE OVER 2020	6.65%	6.65%	6.65%	% INCREASE OVER 2020	6.94%	6.94%	6.94%
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	(\$208.34)	LEFTOVER/OOP	\$155.00	\$51.93	(\$410.69)
COBRA	\$705.31	\$1,410.62	\$1,833.81	COBRA	\$784.49	\$1,568.98	\$2,039.68
KAISER	Emp Only	Emp + 1	Emp + 2	KAISER	Emp Only	Emp + 1	Emp + 2
BASE 306	\$669.84	\$1,339.68	\$1,741.58	BASE 308	\$669.77	\$1,339.54	\$1,741.40
ADMIN FEE (.0025)	\$1.67	\$3.35	\$4.35	ADMIN FEE (.0025)	\$1.67	\$3.35	\$4.35
KAISER	\$671.51	\$1,343.03	\$1,745.93	KAISER	\$671.44	\$1,342.89	\$1,745.75
2020	\$665.98	\$1,331.97	\$1,731.56	2020	\$646.79	\$1,293.58	\$1,681.65
% INCREASE OVER 2020	0.83%	0.83%	0.83%	% INCREASE OVER 2020	3.81%	3.81%	3.81%
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	(\$151.93)	LEFTOVER/OOP	\$155.00	\$155.00	(\$151.75)
COBRA	\$683.24	\$1,366.47	\$1,776.41	COBRA	\$683.17	\$1,366.33	\$1,776.23

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

Effective July 1, 2021

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Full-Time Employees/City Clerk and City Treasurer

PERS CHOICE	Emp Only	Emp + 1	Emp + 2	PERS CHOICE	Emp Only	Emp + 1	Emp + 2
BASE 321	\$761.23	\$1,522.46	\$1,979.20	BASE 323	\$783.19	\$1,566.38	\$2,036.29
ADMIN FEE (.0025)	\$1.90	\$3.81	\$4.95	ADMIN FEE (.0025)	\$1.96	\$3.92	\$5.09
PERS CHOICE	\$763.13	\$1,526.27	\$1,984.15	PERS CHOICE	\$785.15	\$1,570.30	\$2,041.38
2020	\$711.99	\$1,423.99	\$1,851.18	2020	\$738.05	\$1,476.09	\$1,918.82
% INCREASE OVER 2020	7.18%	7.18%	7.18%	% INCREASE OVER 2020	6.38%	6.38%	6.39%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$67.73	(\$390.15)	LEFTOVER/OOP	\$155.00	\$23.70	(\$447.38)
COBRA	\$776.45	\$1,552.91	\$2,018.78	COBRA	\$798.85	\$1,597.71	\$2,077.02
PERS SELECT	Emp Only	Emp + 1	Emp + 2	PERS SELECT	Emp Only	Emp + 1	Emp + 2
BASE 080	\$459.94	\$919.88	\$1,195.84	BASE 082	\$476.92	\$953.84	\$1,239.99
ADMIN FEE (.0025)	\$1.15	\$2.30	\$2.99	ADMIN FEE (.0025)	\$1.19	\$2.38	\$3.10
PERS SELECT	\$461.09	\$922.18	\$1,198.83	PERS SELECT	\$478.11	\$956.22	\$1,243.09
2020	\$436.79	\$873.57	\$1,135.64	2020	\$452.62	\$905.25	\$1,176.82
% INCREASE OVER 2020	5.56%	5.56%	5.56%	% INCREASE OVER 2020	5.63%	5.63%	5.63%
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	\$155.00	LEFTOVER/OOP	\$155.00	\$155.00	\$155.00
COBRA	\$469.14	\$938.28	\$1,219.76	COBRA	\$486.46	\$972.92	\$1,264.79
PERS CARE	Emp Only	Emp + 1	Emp + 2	PERS CARE	Emp Only	Emp + 1	Emp + 2
BASE 326	\$1,036.07	\$2,072.14	\$2,693.78	BASE 328	\$1,115.68	\$2,231.36	\$2,900.77
ADMIN FEE (.0025)	\$2.59	\$5.18	\$6.73	ADMIN FEE (.0025)	\$2.79	\$5.58	\$7.25
PERS CARE	\$1,038.66	\$2,077.32	\$2,700.51	PERS CARE	\$1,118.47	\$2,236.94	\$2,908.02
2020	\$933.35	\$1,866.71	\$2,426.72	2020	\$989.03	\$1,978.06	\$2,571.48
% INCREASE OVER 2020	11.28%	11.28%	11.28%	% INCREASE OVER 2020	13.09%	13.09%	13.09%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$483.32)	(\$1,106.51)	LEFTOVER/OOP	\$155.00	(\$642.94)	(\$1,314.02)
COBRA	\$1,056.79	\$2,113.58	\$2,747.66	COBRA	\$1,137.99	\$2,275.99	\$2,958.79
SHARP	Emp Only	Emp + 1	Emp + 2	SHARP	Emp Only	Emp + 1	Emp + 2
BASE 420	Not Offered	Not Offered	Not Offered	BASE 420	\$632.27	\$1,264.54	\$1,643.90
ADMIN FEE (.0025)				ADMIN FEE (.0025)	\$1.58	\$3.16	\$4.11
SHARP				SHARP	\$633.85	\$1,267.70	\$1,648.01
2020				2020	\$607.47	\$1,214.95	\$1,579.43
% INCREASE OVER 2020				% INCREASE OVER 2020	4.34%	4.34%	4.34%
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER				LEFTOVER	\$155.00	\$155.00	(\$54.01)
COBRA				COBRA	\$644.92	\$1,289.83	\$1,676.78
UNITEDHEALTHCARE	Emp Only	Emp + 1	Emp + 2	UNITEDHEALTHCARE	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	\$722.69	\$1,445.38	\$1,879.00	UNITEDHEALTHCARE	\$725.65	\$1,451.30	\$1,886.68
2020	\$669.91	\$1,339.83	\$1,741.78	2020	\$673.21	\$1,346.42	\$1,750.35
% INCREASE OVER 2020	7.88%	7.88%	7.88%	% INCREASE OVER 2020	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)
COBRA	\$735.31	\$1,470.62	\$1,911.80	COBRA	\$738.32	\$1,476.63	\$1,919.62
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				