

CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates
Effective July 1, 2022
(\$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	\$676.48	\$1,352.96	\$1,758.85	BASE 478	\$712.43	\$1,424.86	\$1,852.32
ADMIN FEE (.0033)	\$2.23	\$4.46	\$5.80	ADMIN FEE (.0033)	\$2.35	\$4.70	\$6.11
ANTHEM SELECT - HMO	\$678.71	\$1,357.42	\$1,764.65	ANTHEM SELECT - HMO	\$714.78	\$1,429.56	\$1,858.43
2021	\$640.70	\$1,281.40	\$1,665.81	2021	\$676.38	\$1,352.75	\$1,758.58
\$ INCREASE OVER 2021	\$38.01	\$76.02	\$98.84	\$ INCREASE OVER 2021	\$38.40	\$76.81	\$99.85
% INCREASE OVER 2021	5.93%	5.93%	5.93%	% INCREASE OVER 2021	5.68%	5.68%	5.68%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$155.00	(\$170.65)	LEFTOVER/OOP	\$155.00	\$155.00	(\$264.43)
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 (.0033)	\$3.09	\$6.17	\$8.03	ADMIN FEE (.0033)	\$3.32	\$6.65	\$8.64
ANTHEM TRADITIONAL - HMO	\$938.66	\$1,877.31	\$2,440.51	ANTHEM TRADITIONAL - HMO	\$1,010.45	\$2,020.91	\$2,627.18
2021	\$986.67	\$1,973.34	\$2,565.35	2021	\$1,048.66	\$2,097.31	\$2,726.50
% INCREASE OVER 2021	-4.87%	-4.87%	-4.87%	% INCREASE OVER 2021	-3.64%	-3.64%	-3.64%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$283.31)	(\$846.51)	LEFTOVER/OOP	\$155.00	(\$426.91)	(\$1,033.18)
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 (.0033)	\$2.57	\$5.15	\$6.69	ADMIN FEE (.0033)	\$2.97	\$5.94	\$7.72
BS-ACCESS	\$782.44	\$1,564.89	\$2,034.35	BS-ACCESS	\$903.19	\$1,806.38	\$2,348.29
2021	\$836.97	\$1,673.93	\$2,176.12	2021	\$941.31	\$1,882.61	\$2,447.40
% INCREASE OVER 2021	-6.51%	-6.51%	-6.51%	% INCREASE OVER 2021	-4.05%	-4.05%	-4.05%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$29.11	(\$440.35)	LEFTOVER/OOP	\$155.00	(\$212.38)	(\$754.29)
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 (.0033)	\$2.20	\$4.41	\$5.73	ADMIN FEE (.0033)	\$2.45	\$4.90	\$6.37
BS-TRIO	\$670.33	\$1,340.67	\$1,742.87	BS-TRIO	\$745.15	\$1,490.30	\$1,937.39
2021	\$662.14	\$1,324.28	\$1,721.56	2021	\$724.37	\$1,448.73	\$1,883.36
% INCREASE OVER 2021	1.24%	1.24%	1.24%	% INCREASE OVER 2021			
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	(\$148.87)	LEFTOVER/OOP	\$155.00	\$104.89	(\$343.39)
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 (.0033)	\$1.53	\$3.06	\$3.98	ADMIN FEE (.0033)	\$1.81	\$3.62	\$4.70
HEALTH NET SALUD Y MAS	\$465.40	\$930.80	\$1,210.04	HEALTH NET SALUD Y MAS	\$550.07	\$1,100.14	\$1,430.18
2021	\$413.91	\$827.82	\$1,076.17	2021	\$459.81	\$919.61	\$1,195.50
% INCREASE OVER 2021	12.44%	12.44%	12.44%	% INCREASE OVER 2021	19.63%	19.63%	19.63%
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	\$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 (.0033)	\$2.52	\$5.05	\$6.56	ADMIN FEE (.0033)	\$2.79	\$5.58	\$7.26
HEALTH NET SMARTCARE	\$767.48	\$1,534.97	\$1,995.46	HEALTH NET SMARTCARE	\$848.48	\$1,696.96	\$2,206.05
2021	\$693.21	\$1,386.42	\$1,802.34	2021	\$771.03	\$1,542.07	\$2,004.69
% INCREASE OVER 2021	10.71%	10.71%	10.72%	% INCREASE OVER 2021	10.05%	10.04%	10.04%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$60.26	(\$401.46)	LEFTOVER/OOP	\$155.00	(\$102.96)	(\$612.05)
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 (.0033)	\$2.38	\$4.75	\$6.18	ADMIN FEE (.0033)	\$2.33	\$4.66	\$6.06
KAISER	\$722.16	\$1,444.31	\$1,877.61	KAISER	\$708.35	\$1,416.70	\$1,841.71
2021	\$671.51	\$1,343.03	\$1,745.93	2021	\$671.44	\$1,342.89	\$1,745.75
% INCREASE OVER 2021	7.54%	7.54%	7.54%	% INCREASE OVER 2021	5.50%	5.50%	5.50%
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	(\$283.61)	LEFTOVER/OOP	\$155.00	\$155.00	(\$247.71)

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

Effective July 1, 2022

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

Full-Time Employees/City Clerk and City Treasurer

COBRA	\$734.18	\$1,468.35	\$1,908.86	COBRA	\$720.14	\$1,440.28	\$1,872.36
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 (.0033)	\$2.85	\$5.70	\$7.41	ADMIN FEE (.0033)	\$2.91	\$5.82	\$7.57
PERS PLATINUM	\$866.22	\$1,732.44	\$2,252.17	PERS PLATINUM	\$885.09	\$1,770.18	\$2,301.24
2021				2021			
% INCREASE OVER 2021				% INCREASE OVER 2021			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$138.44)	(\$658.17)	LEFTOVER/OOP	\$155.00	(\$176.18)	(\$707.24)
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 080	\$575.56	\$1,151.12	\$1,496.46	BASE 082	\$587.78	\$1,175.56	\$1,528.23
ADMIN FEE (.0033)	\$1.90	\$3.80	\$4.94	ADMIN FEE (.0033)	\$1.94	\$3.88	\$5.04
PERS GOLD	\$577.46	\$1,154.92	\$1,501.40	PERS GOLD	\$589.72	\$1,179.44	\$1,533.27
2021				2021			
% INCREASE OVER 2021				% INCREASE OVER 2021			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER	\$1,016.54	\$439.08	\$92.60	LEFTOVER	\$1,004.28	\$414.56	\$60.73
LEFTOVER/OOP	\$155.00	\$155.00	\$93.80	LEFTOVER/OOP	\$155.00	\$155.00	\$61.95
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 (.0033)				ADMIN FEE (.0033)	\$2.31	\$4.61	\$6.00
SHARP				SHARP	\$701.52	\$1,403.03	\$1,823.95
2021				2021	\$633.85	\$1,267.70	\$1,648.01
% INCREASE OVER 2021				% INCREASE OVER 2021	10.68%	10.68%	10.68%
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER				LEFTOVER	\$155.00	\$155.00	(\$229.95)
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	\$771.85	\$1,543.70	\$2,006.81	BASE 432	\$775.09	\$1,550.18	\$2,015.23
ADMIN FEE (.0033)	\$2.55	\$5.09	\$6.62	ADMIN FEE (.0033)	\$2.56	\$5.12	\$6.65
UNITEDHEALTHCARE ALLIANCE	\$774.40	\$1,548.79	\$2,013.43	UNITEDHEALTHCARE ALLIANCE	\$777.65	\$1,555.30	\$2,021.88
2021	\$722.69	\$1,445.38	\$1,879.00	2021	\$725.65	\$1,451.30	\$1,886.68
% INCREASE OVER 2021	7.15%	7.15%	7.15%	% INCREASE OVER 2021	7.17%	7.17%	7.17%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$45.21	(\$419.43)	LEFTOVER/OOP	\$155.00	\$38.70	(\$427.88)
COBRA	\$787.29	\$1,574.57	\$2,046.95	COBRA	\$790.59	\$1,581.18	\$2,055.53
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 (.0033)	\$2.36	\$4.71	\$6.13	ADMIN FEE (.0033)	\$2.58	\$5.17	\$6.72
UNITEDHEALTHCARE HARMONY	\$716.64	\$1,433.27	\$1,863.26	UNITEDHEALTHCARE HARMONY	\$785.32	\$1,570.65	\$2,041.84
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	(\$269.26)	LEFTOVER/OOP	\$155.00	\$23.35	(\$447.84)
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 .0033% Admin Fee 7/1/22			
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				