

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

Effective January 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			
<b>ANTHEM SELECT - HMO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>ANTHEM SELECT - HMO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>ANTHEM SELECT - HMO</b>	<b>\$678.17</b>	<b>\$1,356.34</b>	<b>\$1,763.25</b>	<b>ANTHEM SELECT - HMO</b>	<b>\$714.21</b>	<b>\$1,428.42</b>	<b>\$1,856.95</b>
2021	\$640.70	\$1,281.40	\$1,665.81	2021	\$676.38	\$1,352.75	\$1,758.58
<b>\$ INCREASE OVER 2021</b>	<b>\$37.47</b>	<b>\$74.94</b>	<b>\$97.44</b>	<b>\$ INCREASE OVER 2021</b>	<b>\$37.83</b>	<b>\$75.67</b>	<b>\$98.37</b>
<b>% INCREASE OVER 2021</b>	<b>5.85%</b>	<b>5.85%</b>	<b>5.85%</b>	<b>% INCREASE OVER 2021</b>	<b>5.59%</b>	<b>5.59%</b>	<b>5.59%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$169.25)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$262.95)</b>
COBRA	\$690.01	\$1,380.02	\$1,794.03	COBRA	\$726.68	\$1,453.36	\$1,889.37
<b>ANTHEM TRADITIONAL - HMO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>ANTHEM TRADITIONAL - HMO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$937.91</b>	<b>\$1,875.82</b>	<b>\$2,438.56</b>	<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$1,009.65</b>	<b>\$2,019.30</b>	<b>\$2,625.09</b>
2021	\$986.67	\$1,973.34	\$2,565.35	2021	\$1,048.66	\$2,097.31	\$2,726.50
<b>% INCREASE OVER 2021</b>	<b>-4.94%</b>	<b>-4.94%</b>	<b>-4.94%</b>	<b>% INCREASE OVER 2021</b>	<b>-3.72%</b>	<b>-3.72%</b>	<b>-3.72%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$281.82)</b>	<b>(\$844.56)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$425.30)</b>	<b>(\$1,031.09)</b>
COBRA	\$954.28	\$1,908.56	\$2,481.13	COBRA	\$1,027.27	\$2,054.55	\$2,670.91
<b>BS-ACCESS</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>BS-ACCESS</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>BS-ACCESS</b>	<b>\$781.82</b>	<b>\$1,563.64</b>	<b>\$2,032.73</b>	<b>BS-ACCESS</b>	<b>\$902.47</b>	<b>\$1,804.94</b>	<b>\$2,346.42</b>
2021	\$836.97	\$1,673.93	\$2,176.12	2021	\$941.31	\$1,882.61	\$2,447.40
<b>% INCREASE OVER 2021</b>	<b>-6.59%</b>	<b>-6.59%</b>	<b>-6.59%</b>	<b>% INCREASE OVER 2021</b>	<b>-4.13%</b>	<b>-4.13%</b>	<b>-4.13%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$30.36</b>	<b>(\$438.73)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$210.94)</b>	<b>(\$752.42)</b>
COBRA	\$795.47	\$1,590.93	\$2,068.21	COBRA	\$918.22	\$1,836.45	\$2,387.38
<b>BS-TRIO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>BS-TRIO</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>BS-TRIO</b>	<b>\$669.80</b>	<b>\$1,339.60</b>	<b>\$1,741.48</b>	<b>BS-TRIO</b>	<b>\$744.56</b>	<b>\$1,489.11</b>	<b>\$1,935.85</b>
2021	\$662.14	\$1,324.28	\$1,721.56	2021	\$724.37	\$1,448.73	\$1,883.36
<b>% INCREASE OVER 2021</b>	<b>1.16%</b>	<b>1.16%</b>	<b>1.16%</b>	<b>% INCREASE OVER 2021</b>			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$147.48)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$104.89</b>	<b>(\$341.85)</b>
COBRA	\$681.49	\$1,362.99	\$1,771.88	COBRA	\$757.55	\$1,515.11	\$1,969.64
<b>HEALTH NET SALUD Y MAS</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>HEALTH NET SALUD Y MAS</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>HEALTH NET SALUD Y MAS</b>	<b>\$465.03</b>	<b>\$930.06</b>	<b>\$1,209.08</b>	<b>HEALTH NET SALUD Y MAS</b>	<b>\$549.63</b>	<b>\$1,099.26</b>	<b>\$1,429.04</b>
2021	\$413.91	\$827.82	\$1,076.17	2021	\$459.81	\$919.61	\$1,195.50
<b>% INCREASE OVER 2021</b>	<b>12.35%</b>	<b>12.35%</b>	<b>12.35%</b>	<b>% INCREASE OVER 2021</b>	<b>19.53%</b>	<b>19.54%</b>	<b>19.54%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>
COBRA	\$473.15	\$946.29	\$1,230.18	COBRA	\$559.23	\$1,118.45	\$1,453.99
<b>HEALTH NET SMARTCARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>HEALTH NET SMARTCARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>HEALTH NET SMARTCARE</b>	<b>\$766.87</b>	<b>\$1,533.74</b>	<b>\$1,993.87</b>	<b>HEALTH NET SMARTCARE</b>	<b>\$847.80</b>	<b>\$1,695.61</b>	<b>\$2,204.29</b>
2021	\$693.21	\$1,386.42	\$1,802.34	2021	\$771.03	\$1,542.07	\$2,004.69
<b>% INCREASE OVER 2021</b>	<b>10.63%</b>	<b>10.63%</b>	<b>10.63%</b>	<b>% INCREASE OVER 2021</b>	<b>9.96%</b>	<b>9.96%</b>	<b>9.96%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$60.26</b>	<b>(\$399.87)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$101.61)</b>	<b>(\$610.29)</b>
COBRA	\$780.26	\$1,560.52	\$2,028.68	COBRA	\$862.60	\$1,725.21	\$2,242.77
<b>KAISER</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>KAISER</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>KAISER</b>	<b>\$721.58</b>	<b>\$1,443.16</b>	<b>\$1,876.11</b>	<b>KAISER</b>	<b>\$707.79</b>	<b>\$1,415.57</b>	<b>\$1,840.24</b>
2021	\$671.51	\$1,343.03	\$1,745.93	2021	\$671.44	\$1,342.89	\$1,745.75
<b>% INCREASE OVER 2021</b>	<b>7.46%</b>	<b>7.46%</b>	<b>7.46%</b>	<b>% INCREASE OVER 2021</b>	<b>5.41%</b>	<b>5.41%</b>	<b>5.41%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$150.84</b>	<b>(\$282.11)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$246.24)</b>

**CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates**  
**Effective January 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
<b>PERS PLATINUM</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>PERS PLATINUM</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>PERS PLATINUM</b>	<b>\$865.53</b>	<b>\$1,731.06</b>	<b>\$2,250.37</b>	<b>PERS PLATINUM</b>	<b>\$884.39</b>	<b>\$1,768.77</b>	<b>\$2,299.40</b>
2021				2021			
<b>% INCREASE OVER 2021</b>				<b>% INCREASE OVER 2021</b>			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$137.06)</b>	<b>(\$656.37)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$174.77)</b>	<b>(\$705.40)</b>
COBRA	\$880.64	\$1,761.27	\$2,289.66	COBRA	\$899.82	\$1,799.65	\$2,339.54
<b>PERS GOLD</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>PERS GOLD</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 080	\$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
<b>PERS GOLD</b>	<b>\$577.00</b>	<b>\$1,154.00</b>	<b>\$1,500.20</b>	<b>PERS GOLD</b>	<b>\$589.25</b>	<b>\$1,178.50</b>	<b>\$1,532.05</b>
2021				2021			
<b>% INCREASE OVER 2021</b>				<b>% INCREASE OVER 2021</b>			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER</b>	<b>\$1,017.00</b>	<b>\$440.00</b>	<b>\$93.80</b>	<b>LEFTOVER</b>	<b>\$1,004.75</b>	<b>\$415.50</b>	<b>\$61.95</b>
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$93.80</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$61.95</b>
COBRA	\$587.07	\$1,174.14	\$1,526.39	COBRA	\$599.54	\$1,199.07	\$1,558.79
<b>SHARP</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>SHARP</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>SHARP</b>				<b>SHARP</b>	<b>\$700.96</b>	<b>\$1,401.92</b>	<b>\$1,822.49</b>
2021				2021	\$633.85	\$1,267.70	\$1,648.01
<b>% INCREASE OVER 2021</b>				<b>% INCREASE OVER 2021</b>	<b>10.59%</b>	<b>10.59%</b>	<b>10.59%</b>
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER</b>				<b>LEFTOVER</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$228.49)</b>
COBRA				COBRA	\$713.19	\$1,426.39	\$1,854.31
<b>UNITEDHEALTHCARE ALLIANCE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>UNITEDHEALTHCARE ALLIANCE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 428	\$771.85	\$1,543.70	\$2,006.81	BASE 432	\$775.09	\$1,550.18	\$2,015.23
ADMIN FEE (.0025)	\$1.93	\$3.86	\$5.02	ADMIN FEE (.0025)	\$1.94	\$3.88	\$5.04
<b>UNITEDHEALTHCARE ALLIANCE</b>	<b>\$773.78</b>	<b>\$1,547.56</b>	<b>\$2,011.83</b>	<b>UNITEDHEALTHCARE ALLIANCE</b>	<b>\$777.03</b>	<b>\$1,554.06</b>	<b>\$2,020.27</b>
2021	\$722.69	\$1,445.38	\$1,879.00	2021	\$725.65	\$1,451.30	\$1,886.68
<b>% INCREASE OVER 2021</b>	<b>7.07%</b>	<b>7.07%</b>	<b>7.07%</b>	<b>% INCREASE OVER 2021</b>	<b>7.08%</b>	<b>7.08%</b>	<b>7.08%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$46.44</b>	<b>(\$417.83)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$39.94</b>	<b>(\$426.27)</b>
COBRA	\$787.29	\$1,574.57	\$2,046.95	COBRA	\$790.59	\$1,581.18	\$2,055.53
<b>UNITEDHEALTHCARE HARMONY</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>UNITEDHEALTHCARE HARMONY</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
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
<b>UNITEDHEALTHCARE HARMONY</b>	<b>\$716.07</b>	<b>\$1,432.13</b>	<b>\$1,861.77</b>	<b>UNITEDHEALTHCARE HARMONY</b>	<b>\$784.70</b>	<b>\$1,569.39</b>	<b>\$2,040.21</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$267.77)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$24.61</b>	<b>(\$446.21)</b>
COBRA	\$728.57	\$1,457.13	\$1,894.27	COBRA	\$798.39	\$1,596.79	\$2,075.82
<b>Red indicates dollar amount of out-of-pocket expense.</b>				<b>Final cost of Medical includes .0025% Admin Fee 7/1/21</b>			
<b>VISION RATES (OPTIONAL)</b>				<b>OPTIONAL TERM LIFE INSURANCE</b>			
	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>CIGNA</b>	<b>\$0.49</b>	<b>COST PER \$1000</b>	
<b>SUPERIOR VISION</b>	<b>\$6.04</b>	<b>\$10.88</b>	<b>\$15.72</b>	FT & CPT EMPLOYEES/CLRK/TREAS	\$200,000	\$98.00	
<b>SUPERIOR COBRA</b>	<b>\$6.16</b>	<b>\$11.10</b>	<b>\$16.03</b>	CITY CONTROLLER	\$150,000	\$73.50	
<b>DENTAL RATES</b>				<b>OPTIONAL FAMILY TERM LIFE INSURANCE</b>			
	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>DEPN Spouse/Child</b>	<b>Flat Rate</b>	<b>\$2.40</b>	
<b>PRINCIPAL DENTAL</b>	<b>\$87.00</b>	<b>\$87.00</b>	<b>\$87.00</b>	Eligible Spouse/DP	\$10,000	Child(ren)	\$5,000
<b>PRINCIPAL - COBRA</b>	<b>\$88.74</b>	<b>\$88.74</b>	<b>\$88.74</b>				