

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

Effective January 1, 2022

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

Mayor and City Council

| 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 (.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 | \$144.00 | (\$169.25) | LEFTOVER/OOP | \$155.00 | \$144.00 | (\$262.95) |
| 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) |
| 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 2021 | -6.59% | -6.59% | -6.59% | % INCREASE OVER 2021 | -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) |
| 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 2021 | 1.16% | 1.16% | 1.16% | % INCREASE OVER 2021 | 2.79% | 2.79% | 2.79% |
| ALLOWANCE | \$1,594.00 | \$1,594.00 | \$1,594.00 | ALLOWANCE | \$1,594.00 | \$1,594.00 | \$1,594.00 |
| LEFTOVER/OOP | \$155.00 | \$144.00 | (\$147.48) | LEFTOVER/OOP | \$155.00 | \$104.89 | (\$341.85) |
| 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/OOP | \$155.00 | \$144.00 | \$144.00 | LEFTOVER/OOP | \$155.00 | \$144.00 | \$144.00 |
| 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/OOP | \$155.00 | \$60.26 | (\$399.87) | LEFTOVER/OOP | \$155.00 | (\$101.61) | (\$610.29) |
| 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 | \$144.00 | (\$282.11) | LEFTOVER/OOP | \$155.00 | \$144.00 | (\$246.24) |
| 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 |

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| | | | | | | | |
|--|--------------------|--------------------|--------------------|---|------------------|------------------------|-------------------|
| 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 |
| 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 | (\$137.06) | (\$656.37) | LEFTOVER/OOP | \$155.00 | (\$174.77) | (\$705.40) |
| 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 (.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 |
| 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 | \$144.00 | \$93.80 | LEFTOVER/OOP | \$155.00 | \$144.00 | \$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 (.0025) | | | | ADMIN FEE (.0025) | \$1.75 | \$3.50 | \$4.54 |
| SHARP | Not Offered | Not Offered | Not Offered | 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 | \$1,594.00 | \$1,594.00 | \$1,594.00 | ALLOWANCE | \$1,594.00 | \$1,594.00 | \$1,594.00 |
| LEFTOVER/OOP | | | | LEFTOVER/OOP | \$155.00 | \$144.00 | (\$228.49) |
| 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 (.0025) | \$1.93 | \$3.86 | \$5.02 | ADMIN FEE (.0025) | \$1.94 | \$3.88 | \$5.04 |
| UNITEDHEALTHCARE ALLIANCE | \$773.78 | \$1,547.56 | \$2,011.83 | UNITEDHEALTHCARE ALLIANCE | \$777.03 | \$1,554.06 | \$2,020.27 |
| 2021 | \$722.69 | \$1,445.38 | \$1,879.00 | 2021 | \$725.65 | \$1,451.30 | \$1,886.68 |
| % INCREASE OVER 2021 | 7.07% | 7.07% | 7.07% | % INCREASE OVER 2021 | 7.08% | 7.08% | 7.08% |
| ALLOWANCE | \$1,594.00 | \$1,594.00 | \$1,594.00 | ALLOWANCE | \$1,594.00 | \$1,594.00 | \$1,594.00 |
| LEFTOVER/OOP | \$155.00 | \$46.44 | (\$417.83) | LEFTOVER/OOP | \$155.00 | \$39.94 | (\$426.27) |
| 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 (.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 |
| 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 | (\$267.77) | LEFTOVER/OOP | \$155.00 | \$24.61 | (\$446.21) |
| 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 | 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 | | | | |