

CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates
Effective January 1, 2021
(\$1,594.00 Monthly Allowance w/Cap)
Full-Time and 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 (.0024)	\$1.53	\$3.07	\$3.99	ADMIN FEE (.0024)	\$1.62	\$3.24	\$4.21
ANTHEM SELECT - HMO	\$640.63	\$1,281.27	\$1,665.65	ANTHEM SELECT - HMO	\$676.31	\$1,352.62	\$1,758.40
2020	\$621.42	\$1,242.84	\$1,615.69	2020	\$655.61	\$1,311.22	\$1,704.58
% INCREASE OVER 2020	3.09%	3.09%	3.09%	% INCREASE OVER 2020	3.16%	3.16%	3.16%
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	(\$71.65)	LEFTOVER/OOP	\$155.00	\$155.00	(\$164.40)
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 (.0024)	\$2.36	\$4.72	\$6.14	ADMIN FEE (.0024)	\$2.51	\$5.02	\$6.53
ANTHEM TRADITIONAL - HMO	\$986.57	\$1,973.14	\$2,565.09	ANTHEM TRADITIONAL - HMO	\$1,048.55	\$2,097.10	\$2,726.23
2020	\$904.80	\$1,809.59	\$2,352.47	2020	\$937.19	\$1,874.39	\$2,436.70
% INCREASE OVER 2020	9.04%	9.04%	9.04%	% INCREASE OVER 2020	11.88%	11.88%	11.88%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$379.14)	(\$971.09)	LEFTOVER/OOP	\$155.00	(\$503.10)	(\$1,132.23)
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 (.0024)	\$2.00	\$4.01	\$5.21	ADMIN FEE (.0024)	\$2.25	\$4.51	\$5.86
BS-ACCESS	\$836.88	\$1,673.77	\$2,175.90	BS-ACCESS	\$941.21	\$1,882.43	\$2,447.16
2020	\$815.12	\$1,630.24	\$2,119.31	2020	\$912.05	\$1,824.11	\$2,371.34
% INCREASE OVER 2020	2.67%	2.67%	2.67%	% INCREASE OVER 2020	3.20%	3.20%	3.20%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$79.77)	(\$581.90)	LEFTOVER/OOP	\$155.00	(\$288.43)	(\$853.16)
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 (.0024)	\$1.59	\$3.17	\$4.12	ADMIN FEE (.0024)	\$1.73	\$3.47	\$4.51
BS-TRIO	\$662.08	\$1,324.15	\$1,721.39	BS-TRIO	\$724.29	\$1,448.59	\$1,883.17
2020	\$626.43	\$1,252.86	\$1,628.72	2020	\$0.00	\$0.00	\$0.00
% INCREASE OVER 2020	5.69%	5.69%	5.69%	% 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	(\$127.39)	LEFTOVER/OOP	\$155.00	\$145.41	(\$289.17)
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 (.0024)	\$0.99	\$1.98	\$2.58	ADMIN FEE (.0024)	\$1.10	\$2.20	\$2.86
HEALTH NET SALUD Y MAS	\$413.87	\$827.74	\$1,076.07	HEALTH NET SALUD Y MAS	\$459.76	\$919.52	\$1,195.38
2020	\$393.25	\$786.50	\$1,022.46	2020	\$436.18	\$872.37	\$1,134.08
% INCREASE OVER 2020	5.24%	5.24%	5.24%	% INCREASE OVER 2020	5.41%	5.40%	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	\$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 (.0024)	\$1.66	\$3.32	\$4.31	ADMIN FEE (.0024)	\$1.85	\$3.69	\$4.80
HEALTH NET SMARTCARE	\$693.14	\$1,386.28	\$1,802.16	HEALTH NET SMARTCARE	\$770.96	\$1,541.91	\$2,004.49
2020	\$649.98	\$1,299.95	\$1,689.94	2020	\$720.99	\$1,441.97	\$1,874.57
% INCREASE OVER 2020	6.64%	6.64%	6.64%	% INCREASE OVER 2020	6.93%	6.93%	6.93%
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	(\$208.16)	LEFTOVER/OOP	\$155.00	\$52.09	(\$410.49)
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 (.0024)	\$1.61	\$3.22	\$4.18	ADMIN FEE (.0024)	\$1.61	\$3.21	\$4.18
KAISER	\$671.45	\$1,342.90	\$1,745.76	KAISER	\$671.38	\$1,342.75	\$1,745.58
2020	\$665.98	\$1,331.97	\$1,731.56	2020	\$646.79	\$1,293.58	\$1,681.65
% INCREASE OVER 2020	0.82%	0.82%	0.82%	% INCREASE OVER 2020	3.80%	3.80%	3.80%
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	(\$151.76)	LEFTOVER/OOP	\$155.00	\$155.00	(\$151.58)
COBRA	\$683.24	\$1,366.47	\$1,776.41	COBRA	\$683.17	\$1,366.33	\$1,776.23

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Effective January 1, 2021

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

Full-Time and 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 (.0024)	\$1.83	\$3.65	\$4.75	ADMIN FEE (.0024)	\$1.88	\$3.76	\$4.89
PERS CHOICE	\$763.06	\$1,526.11	\$1,983.95	PERS CHOICE	\$785.07	\$1,570.14	\$2,041.18
2020	\$711.99	\$1,423.99	\$1,851.18	2020	\$738.05	\$1,476.09	\$1,918.82
% INCREASE OVER 2020	7.17%	7.17%	7.17%	% INCREASE OVER 2020	6.37%	6.37%	6.38%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$67.89	(\$389.95)	LEFTOVER/OOP	\$155.00	\$23.86	(\$447.18)
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 (.0024)	\$1.10	\$2.21	\$2.87	ADMIN FEE (.0024)	\$1.14	\$2.29	\$2.98
PERS SELECT	\$461.04	\$922.09	\$1,198.71	PERS SELECT	\$478.06	\$956.13	\$1,242.97
2020	\$436.79	\$873.57	\$1,135.64	2020	\$452.62	\$905.25	\$1,176.82
% INCREASE OVER 2020	5.55%	5.55%	5.55%	% INCREASE OVER 2020	5.62%	5.62%	5.62%
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 (.0024)	\$2.49	\$4.97	\$6.47	ADMIN FEE (.0024)	\$2.68	\$5.36	\$6.96
PERS CARE	\$1,038.56	\$2,077.11	\$2,700.25	PERS CARE	\$1,118.36	\$2,236.72	\$2,907.73
2020	\$933.35	\$1,866.71	\$2,426.72	2020	\$989.03	\$1,978.06	\$2,571.48
% INCREASE OVER 2020	11.27%	11.27%	11.27%	% INCREASE OVER 2020	13.08%	13.08%	13.08%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	(\$483.11)	(\$1,106.25)	LEFTOVER/OOP	\$155.00	(\$642.72)	(\$1,313.73)
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 (.0024)				ADMIN FEE (.0024)	\$1.52	\$3.03	\$3.95
SHARP				SHARP	\$633.79	\$1,267.57	\$1,647.85
2020				2020	\$607.47	\$1,214.95	\$1,579.43
% INCREASE OVER 2020				% INCREASE OVER 2020	4.33%	4.33%	4.33%
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER				LEFTOVER	\$155.00	\$155.00	(\$53.85)
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 (.0024)	\$1.73	\$3.46	\$4.50	ADMIN FEE (.0024)	\$1.74	\$3.47	\$4.52
UNITEDHEALTHCARE	\$722.62	\$1,445.24	\$1,878.81	UNITEDHEALTHCARE	\$725.58	\$1,451.15	\$1,886.50
2020	\$669.91	\$1,339.83	\$1,741.78	2020	\$673.21	\$1,346.42	\$1,750.35
% INCREASE OVER 2020	7.87%	7.87%	7.87%	% INCREASE OVER 2020	7.78%	7.78%	7.78%
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
LEFTOVER/OOP	\$155.00	\$148.76	(\$284.81)	LEFTOVER/OOP	\$155.00	\$142.85	(\$292.50)
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 .0024% Admin Fee 7/1/20			
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				