

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

Effective July 1, 2020

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

Full-Time and Employees/City Clerk and City Treasurer

Medical Plans-Los Angeles Area				Medical Plans-Other Southern California Area			
<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	\$619.93	\$1,239.86	\$1,611.82	BASE 478	\$654.04	\$1,308.08	\$1,700.50
ADMIN FEE (.0024)	\$1.49	\$2.98	\$3.87	ADMIN FEE (.0024)	\$1.57	\$3.14	\$4.08
<b>ANTHEM SELECT - HMO</b>	<b>\$621.42</b>	<b>\$1,242.84</b>	<b>\$1,615.69</b>	<b>ANTHEM SELECT - HMO</b>	<b>\$655.61</b>	<b>\$1,311.22</b>	<b>\$1,704.58</b>
<b>% INCREASE OVER 2019</b>	<b>-1.17%</b>	<b>-1.17%</b>	<b>-1.17%</b>	<b>% INCREASE OVER 2019</b>	<b>4.60%</b>	<b>4.60%</b>	<b>4.60%</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>(\$21.69)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$110.58)</b>
COBRA	\$632.33	\$1,264.66	\$1,644.06	COBRA	\$667.12	\$1,334.24	\$1,734.51
<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	\$902.63	\$1,805.26	\$2,346.84	BASE 407	\$934.95	\$1,869.90	\$2,430.87
ADMIN FEE (.0024)	\$2.17	\$4.33	\$5.63	ADMIN FEE (.0024)	\$2.24	\$4.49	\$5.83
<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$904.80</b>	<b>\$1,809.59</b>	<b>\$2,352.47</b>	<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$937.19</b>	<b>\$1,874.39</b>	<b>\$2,436.70</b>
<b>% INCREASE OVER 2019</b>	<b>2.72%</b>	<b>2.72%</b>	<b>2.72%</b>	<b>% INCREASE OVER 2019</b>	<b>12.49%</b>	<b>12.49%</b>	<b>12.49%</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>(\$215.59)</b>	<b>(\$758.47)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$280.39)</b>	<b>(\$842.70)</b>
2%	\$18.05	\$36.11	\$46.94	2%	\$18.70	\$37.40	\$48.62
COBRA	\$920.68	\$1,841.37	\$2,393.78	COBRA	\$953.65	\$1,907.30	\$2,479.49
<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	\$813.17	\$1,626.34	\$2,114.24	BASE 142	\$909.87	\$1,819.74	\$2,365.66
ADMIN FEE (.0024)	\$1.95	\$3.90	\$5.07	ADMIN FEE (.0024)	\$2.18	\$4.37	\$5.68
<b>BS-ACCESS</b>	<b>\$815.12</b>	<b>\$1,630.24</b>	<b>\$2,119.31</b>	<b>BS-ACCESS</b>	<b>\$912.05</b>	<b>\$1,824.11</b>	<b>\$2,371.34</b>
<b>% INCREASE OVER 2019</b>	<b>21.38%</b>	<b>21.38%</b>	<b>21.38%</b>	<b>% INCREASE OVER 2019</b>	<b>19.68%</b>	<b>19.68%</b>	<b>19.68%</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>(\$36.24)</b>	<b>(\$525.31)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$230.11)</b>	<b>(\$777.34)</b>
COBRA	\$829.43	\$1,658.87	\$2,156.52	COBRA	\$928.07	\$1,856.13	\$2,412.97
<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	\$624.93	\$1,249.86	\$1,624.82	BASE 142	Not Offered	Not Offered	Not Offered
ADMIN FEE (.0024)	\$1.50	\$3.00	\$3.90	ADMIN FEE (.0024)			
<b>BS-TRIO</b>	<b>\$626.43</b>	<b>\$1,252.86</b>	<b>\$1,628.72</b>	<b>BS-TRIO</b>	<b>Not Offered</b>	<b>Not Offered</b>	<b>Not Offered</b>
<b>% INCREASE OVER 2019</b>	<b>-0.03%</b>	<b>-0.03%</b>	<b>-0.03%</b>	<b>% INCREASE OVER 2019</b>			
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE			
<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$34.72)</b>	<b>LEFTOVER/OOP</b>			
COBRA	\$637.43	\$1,274.86	\$1,657.32	COBRA			
<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	\$392.31	\$784.62	\$1,020.01	BASE 412	\$435.14	\$870.28	\$1,131.36
ADMIN FEE (.0024)	\$0.94	\$1.88	\$2.45	ADMIN FEE (.0024)	\$1.04	\$2.09	\$2.72
<b>HEALTH NET SALUD Y MAS</b>	<b>\$393.25</b>	<b>\$786.50</b>	<b>\$1,022.46</b>	<b>HEALTH NET SALUD Y MAS</b>	<b>\$436.18</b>	<b>\$872.37</b>	<b>\$1,134.08</b>
<b>% INCREASE OVER 2019</b>	<b>10.01%</b>	<b>10.01%</b>	<b>10.01%</b>	<b>% INCREASE OVER 2019</b>	<b>1.68%</b>	<b>1.68%</b>	<b>1.68%</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>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>LEFTOVER</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>
COBRA	\$400.16	\$800.31	\$1,040.41	COBRA	\$443.84	\$887.69	\$1,153.99
<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	\$648.42	\$1,296.84	\$1,685.89	BASE 414	\$719.26	\$1,438.52	\$1,870.08
ADMIN FEE (.0024)	\$1.56	\$3.11	\$4.05	ADMIN FEE (.0024)	\$1.73	\$3.45	\$4.49
<b>HEALTH NET SMARTCARE</b>	<b>\$649.98</b>	<b>\$1,299.95</b>	<b>\$1,689.94</b>	<b>HEALTH NET SMARTCARE</b>	<b>\$720.99</b>	<b>\$1,441.97</b>	<b>\$1,874.57</b>
<b>% INCREASE OVER 2019</b>	<b>10.95%</b>	<b>10.95%</b>	<b>10.95%</b>	<b>% INCREASE OVER 2019</b>	<b>11.88%</b>	<b>11.88%</b>	<b>11.88%</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>\$155.00</b>	<b>\$155.00</b>	<b>(\$95.94)</b>	<b>LEFTOVER</b>	<b>\$155.00</b>	<b>\$152.03</b>	<b>(\$280.57)</b>
COBRA	\$661.39	\$1,322.78	\$1,719.61	COBRA	\$733.65	\$1,467.29	\$1,907.48
<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	\$664.39	\$1,328.78	\$1,727.41	BASE 308	\$645.24	\$1,290.48	\$1,677.62
ADMIN FEE (.0024)	\$1.59	\$3.19	\$4.15	ADMIN FEE (.0024)	\$1.55	\$3.10	\$4.03
<b>KAISER</b>	<b>\$665.98</b>	<b>\$1,331.97</b>	<b>\$1,731.56</b>	<b>KAISER</b>	<b>\$646.79</b>	<b>\$1,293.58</b>	<b>\$1,681.65</b>
<b>% INCREASE OVER 2019</b>	<b>7.36%</b>	<b>7.36%</b>	<b>7.36%</b>	<b>% INCREASE OVER 2019</b>	<b>2.61%</b>	<b>2.61%</b>	<b>2.61%</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>(\$137.56)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$87.65)</b>
COBRA	\$677.68	\$1,355.36	\$1,761.96	COBRA	\$658.14	\$1,316.29	\$1,711.17
<b>PERS CHOICE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>PERS CHOICE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 321	\$710.29	\$1,420.58	\$1,846.75	BASE 323	\$736.28	\$1,472.56	\$1,914.33
ADMIN FEE (.0024)	\$1.70	\$3.41	\$4.43	ADMIN FEE (.0024)	\$1.77	\$3.53	\$4.59
<b>PERS CHOICE</b>	<b>\$711.99</b>	<b>\$1,423.99</b>	<b>\$1,851.18</b>	<b>PERS CHOICE</b>	<b>\$738.05</b>	<b>\$1,476.09</b>	<b>\$1,918.92</b>
<b>% INCREASE OVER 2019</b>	<b>8.49%</b>	<b>8.49%</b>	<b>8.49%</b>	<b>% INCREASE OVER 2019</b>	<b>2.07%</b>	<b>2.07%</b>	<b>2.07%</b>
ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00	ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00

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

Effective July 1, 2020

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

Full-Time and Employees/City Clerk and City Treasurer

<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$257.18)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$117.91</b>	<b>(\$324.92)</b>
COBRA	\$724.50	\$1,448.99	\$1,883.69	COBRA	\$751.01	\$1,502.01	\$1,952.62
<b>PERS SELECT</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>PERS SELECT</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 080	\$435.74	\$871.48	\$1,132.92	BASE 082	\$451.54	\$903.08	\$1,174.00
ADMIN FEE (.0024)	\$1.05	\$2.09	\$2.72	ADMIN FEE (.0024)	\$1.08	\$2.17	\$2.82
<b>PERS SELECT</b>	<b>\$436.79</b>	<b>\$873.57</b>	<b>\$1,135.64</b>	<b>PERS SELECT</b>	<b>\$452.62</b>	<b>\$905.25</b>	<b>\$1,176.82</b>
<b>% INCREASE OVER 2019</b>	<b>3.53%</b>	<b>3.53%</b>	<b>3.53%</b>	<b>% INCREASE OVER 2019</b>	<b>-2.44%</b>	<b>-2.44%</b>	<b>-2.44%</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>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>LEFTOVER</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>\$155.00</b>
COBRA	\$444.45	\$888.91	\$1,155.58	COBRA	\$460.57	\$921.14	\$1,197.48
<b>PERS CARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>PERS CARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 326	\$931.12	\$1,862.24	\$2,420.91	BASE 328	\$986.66	\$1,973.32	\$2,565.32
ADMIN FEE (.0024)	\$2.23	\$4.47	\$5.81	ADMIN FEE (.0024)	\$2.37	\$4.74	\$6.16
<b>PERS CARE</b>	<b>\$933.35</b>	<b>\$1,866.71</b>	<b>\$2,426.72</b>	<b>PERS CARE</b>	<b>\$989.03</b>	<b>\$1,978.06</b>	<b>\$2,571.48</b>
<b>% INCREASE OVER 2019</b>	<b>10.32%</b>	<b>10.32%</b>	<b>10.32%</b>	<b>% INCREASE OVER 2019</b>	<b>8.72%</b>	<b>8.72%</b>	<b>8.72%</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>(\$272.71)</b>	<b>(\$832.72)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$384.06)</b>	<b>(\$977.48)</b>
COBRA	\$949.74	\$1,899.48	\$2,469.33	COBRA	\$1,006.39	\$2,012.79	\$2,616.63
<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	\$606.02	\$1,212.04	\$1,575.65
ADMIN FEE (.0024)				ADMIN FEE (.0024)	\$1.45	\$2.91	\$3.78
<b>SHARP</b>				<b>SHARP</b>	<b>\$607.47</b>	<b>\$1,214.95</b>	<b>\$1,579.43</b>
<b>% INCREASE OVER 2019</b>				<b>% INCREASE OVER 2019</b>	<b>2.05%</b>	<b>2.05%</b>	<b>2.05%</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>\$14.57</b>
COBRA				COBRA	\$618.14	\$1,236.28	\$1,607.16
<b>UNITEDHEALTHCARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>	<b>UNITEDHEALTHCARE</b>	<b>Emp Only</b>	<b>Emp + 1</b>	<b>Emp + 2</b>
BASE 428	\$668.31	\$1,336.62	\$1,737.61	BASE 432	\$671.60	\$1,343.20	\$1,746.16
ADMIN FEE (.0024)	\$1.60	\$3.21	\$4.17	ADMIN FEE (.0024)	\$1.61	\$3.22	\$4.19
<b>UNITEDHEALTHCARE</b>	<b>\$669.91</b>	<b>\$1,339.83</b>	<b>\$1,741.78</b>	<b>UNITEDHEALTHCARE</b>	<b>\$673.21</b>	<b>\$1,346.42</b>	<b>\$1,750.35</b>
<b>% INCREASE OVER 2019</b>	<b>-0.22%</b>	<b>-0.22%</b>	<b>-0.22%</b>	<b>% INCREASE OVER 2019</b>	<b>3.83%</b>	<b>3.83%</b>	<b>3.83%</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>(\$147.78)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$155.00</b>	<b>(\$156.35)</b>
COBRA	\$681.68	\$1,363.35	\$1,772.36	COBRA	\$685.03	\$1,370.06	\$1,781.08
<b>Red indicates dollar amount of out-of-pocket expense.</b>				<b>Final cost of Medical includes .0027% Admin Fee 7/1/19</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>				