

**CalPERS Medical, Principal Dental, Superior Vision and Cigna Life Insurance rates**  
**Effective January 1, 2021**  
**(\$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			
<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	\$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
<b>ANTHEM SELECT - HMO</b>	<b>\$640.63</b>	<b>\$1,281.27</b>	<b>\$1,665.65</b>	<b>ANTHEM SELECT - HMO</b>	<b>\$676.31</b>	<b>\$1,352.62</b>	<b>\$1,758.40</b>
2020	\$621.42	\$1,242.84	\$1,615.69	2020	\$655.61	\$1,311.22	\$1,704.58
<b>% INCREASE OVER 2020</b>	<b>3.09%</b>	<b>3.09%</b>	<b>3.09%</b>	<b>% INCREASE OVER 2020</b>	<b>3.16%</b>	<b>3.16%</b>	<b>3.16%</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>\$144.00</b>	<b>(\$71.65)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>(\$164.40)</b>
COBRA	\$651.88	\$1,303.76	\$1,694.89	COBRA	\$688.18	\$1,376.37	\$1,789.27
<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	\$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
<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$986.57</b>	<b>\$1,973.14</b>	<b>\$2,565.09</b>	<b>ANTHEM TRADITIONAL - HMO</b>	<b>\$1,048.55</b>	<b>\$2,097.10</b>	<b>\$2,726.23</b>
2020	\$904.80	\$1,809.59	\$2,352.47	2019	\$937.19	\$1,874.39	\$2,436.70
<b>% INCREASE OVER 2020</b>	<b>9.04%</b>	<b>9.04%</b>	<b>9.04%</b>	<b>% INCREASE OVER 2020</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/OOP</b>	<b>\$155.00</b>	<b>(\$379.14)</b>	<b>(\$971.09)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$503.10)</b>	<b>(\$1,132.23)</b>
2%	\$19.68	\$39.37	\$51.18	2%	\$20.92	\$41.84	\$54.39
COBRA	\$1,003.89	\$2,007.79	\$2,610.13	COBRA	\$1,066.96	\$2,133.92	\$2,774.09
<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	\$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
<b>BS-ACCESS</b>	<b>\$836.88</b>	<b>\$1,673.77</b>	<b>\$2,175.90</b>	<b>BS-ACCESS</b>	<b>\$941.21</b>	<b>\$1,882.43</b>	<b>\$2,447.16</b>
2020	\$815.12	\$1,630.24	\$2,119.31	2020	\$912.05	\$1,824.11	\$2,371.34
<b>% INCREASE OVER 2020</b>	<b>2.67%</b>	<b>2.67%</b>	<b>2.67%</b>	<b>% INCREASE OVER 2020</b>	<b>3.20%</b>	<b>3.20%</b>	<b>3.20%</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>(\$79.77)</b>	<b>(\$581.90)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$288.43)</b>	<b>(\$853.16)</b>
COBRA	\$851.58	\$1,703.16	\$2,214.10	COBRA	\$957.74	\$1,915.48	\$2,490.13
<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	\$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
<b>BS-TRIO</b>	<b>\$662.08</b>	<b>\$1,324.15</b>	<b>\$1,721.39</b>	<b>BS-TRIO</b>	<b>\$724.29</b>	<b>\$1,448.59</b>	<b>\$1,883.17</b>
2020	\$626.43	\$1,252.86	\$1,628.72	2020	\$0.00	\$0.00	\$0.00
<b>% INCREASE OVER 2020</b>	<b>5.69%</b>	<b>5.69%</b>	<b>5.69%</b>	<b>% INCREASE OVER 2020</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>\$144.00</b>	<b>(\$127.39)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>(\$289.17)</b>
COBRA	\$673.70	\$1,347.40	\$1,751.62	COBRA	\$737.01	\$1,474.02	\$1,916.23
<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	\$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
<b>HEALTH NET SALUD Y MAS</b>	<b>\$413.87</b>	<b>\$827.74</b>	<b>\$1,076.07</b>	<b>HEALTH NET SALUD Y MAS</b>	<b>\$459.76</b>	<b>\$919.52</b>	<b>\$1,195.38</b>
2020	\$393.25	\$786.50	\$1,022.46	2020	\$436.18	\$872.37	\$1,134.08
<b>% INCREASE OVER 2020</b>	<b>5.24%</b>	<b>5.24%</b>	<b>5.24%</b>	<b>% INCREASE OVER 2020</b>	<b>5.41%</b>	<b>5.40%</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>\$144.00</b>	<b>\$144.00</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>\$144.00</b>
COBRA	\$421.14	\$842.28	\$1,094.96	COBRA	\$467.83	\$935.67	\$1,216.37
<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	\$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
<b>HEALTH NET SMARTCARE</b>	<b>\$693.14</b>	<b>\$1,386.28</b>	<b>\$1,802.16</b>	<b>HEALTH NET SMARTCARE</b>	<b>\$770.96</b>	<b>\$1,541.91</b>	<b>\$2,004.49</b>
2020	\$649.98	\$1,299.95	\$1,689.94	2020	\$720.99	\$1,441.97	\$1,874.57
<b>% INCREASE OVER 2020</b>	<b>6.64%</b>	<b>6.64%</b>	<b>6.64%</b>	<b>% INCREASE OVER 2020</b>	<b>6.93%</b>	<b>6.93%</b>	<b>6.93%</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>\$144.00</b>	<b>(\$208.16)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>(\$410.49)</b>
COBRA	\$705.31	\$1,410.62	\$1,833.81	COBRA	\$784.49	\$1,568.98	\$2,039.68
<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	\$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
<b>KAISER</b>	<b>\$671.45</b>	<b>\$1,342.90</b>	<b>\$1,745.76</b>	<b>KAISER</b>	<b>\$671.38</b>	<b>\$1,342.75</b>	<b>\$1,745.58</b>
2020	\$665.98	\$1,331.97	\$1,731.56	2020	\$646.79	\$1,293.58	\$1,681.65
<b>% INCREASE OVER 2020</b>	<b>0.82%</b>	<b>0.82%</b>	<b>0.82%</b>	<b>% INCREASE OVER 2020</b>	<b>3.80%</b>	<b>3.80%</b>	<b>3.80%</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>\$144.00</b>	<b>(\$151.76)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>(\$151.58)</b>
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)**  
**Mayor and City Council**

<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	\$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
<b>PERS CHOICE</b>	<b>\$763.06</b>	<b>\$1,526.11</b>	<b>\$1,983.95</b>	<b>PERS CHOICE</b>	<b>\$785.07</b>	<b>\$1,570.14</b>	<b>\$2,041.18</b>
2020	\$711.99	\$1,423.99	\$1,851.18	2020	\$738.05	\$1,476.09	\$1,918.92
<b>\$ INCREASE OVER 2020</b>	<b>\$51.07</b>	<b>\$102.12</b>	<b>\$132.77</b>	<b>\$ INCREASE OVER 2020</b>	<b>\$47.02</b>	<b>\$94.05</b>	<b>\$122.26</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>\$67.89</b>	<b>(\$389.95)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$23.86</b>	<b>(\$447.18)</b>
COBRA	\$776.45	\$1,552.91	\$2,018.78	COBRA	\$798.85	\$1,597.71	\$2,077.02
<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	\$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
<b>PERS SELECT</b>	<b>\$461.04</b>	<b>\$922.09</b>	<b>\$1,198.71</b>	<b>PERS SELECT</b>	<b>\$478.06</b>	<b>\$956.13</b>	<b>\$1,242.97</b>
2020	\$436.79	\$873.57	\$1,135.64	2020	\$452.62	\$905.25	\$1,176.82
<b>% INCREASE OVER 2020</b>	<b>5.55%</b>	<b>5.55%</b>	<b>5.55%</b>	<b>% INCREASE OVER 2020</b>	<b>5.62%</b>	<b>5.62%</b>	<b>5.62%</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>\$144.00</b>	<b>\$144.00</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>\$144.00</b>
COBRA	\$469.14	\$938.28	\$1,219.76	COBRA	\$486.46	\$972.92	\$1,264.79
<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	\$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
<b>PERS CARE</b>	<b>\$1,038.56</b>	<b>\$2,077.11</b>	<b>\$2,700.25</b>	<b>PERS CARE</b>	<b>\$1,118.36</b>	<b>\$2,236.72</b>	<b>\$2,907.73</b>
2020	\$933.35	\$1,866.71	\$2,426.72	2020	\$989.03	\$1,978.06	\$2,571.48
<b>% INCREASE OVER 2020</b>	<b>11.27%</b>	<b>11.27%</b>	<b>11.27%</b>	<b>% INCREASE OVER 2020</b>	<b>13.08%</b>	<b>13.08%</b>	<b>13.08%</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>(\$483.11)</b>	<b>(\$1,106.25)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>(\$642.72)</b>	<b>(\$1,313.73)</b>
COBRA	\$1,056.79	\$2,113.58	\$2,747.66	COBRA	\$1,137.99	\$2,275.99	\$2,958.79
<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	\$632.27	\$1,264.54	\$1,643.90
ADMIN FEE (.0024)				ADMIN FEE (.0024)	\$1.52	\$3.03	\$3.95
<b>SHARP</b>	<b>Not Offered</b>	<b>Not Offered</b>	<b>Not Offered</b>	<b>SHARP</b>	<b>\$633.79</b>	<b>\$1,267.57</b>	<b>\$1,647.85</b>
2020				2020	\$607.47	\$1,214.95	\$1,579.43
<b>% INCREASE OVER 2020</b>				<b>% INCREASE OVER 2020</b>	<b>4.33%</b>	<b>4.33%</b>	<b>4.33%</b>
ALLOWANCE				ALLOWANCE	\$1,594.00	\$1,594.00	\$1,594.00
<b>LEFTOVER/OOP</b>				<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$144.00</b>	<b>(\$53.85)</b>
COBRA				COBRA	\$644.92	\$1,289.83	\$1,676.78
<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	\$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
<b>UNITEDHEALTHCARE</b>	<b>\$722.62</b>	<b>\$1,445.24</b>	<b>\$1,878.81</b>	<b>UNITEDHEALTHCARE</b>	<b>\$725.58</b>	<b>\$1,451.15</b>	<b>\$1,886.50</b>
2020	\$669.91	\$1,339.83	\$1,741.78	2020	\$673.21	\$1,346.42	\$1,750.35
<b>% INCREASE OVER 2020</b>	<b>7.87%</b>	<b>7.87%</b>	<b>7.87%</b>	<b>% INCREASE OVER 2020</b>	<b>7.78%</b>	<b>7.78%</b>	<b>7.78%</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>\$144.00</b>	<b>(\$284.81)</b>	<b>LEFTOVER/OOP</b>	<b>\$155.00</b>	<b>\$142.85</b>	<b>(\$292.50)</b>
COBRA	\$735.31	\$1,470.62	\$1,911.80	COBRA	\$738.32	\$1,476.63	\$1,919.62
<b>Red indicates dollar amount of out-of-pocket expense.</b>				<b>Final cost of Medical includes .0024% Admin Fee 7/1/20</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>	MAYOR/CITY COUNCIL	\$250,000	\$122.50	
SUPERIOR COBRA	\$6.16	\$11.10	\$16.03				
<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
PRINCIPAL - COBRA	\$88.74	\$88.74	\$88.74				