

**BAY AREA
2019 MATRIX**

.7250-.7749



LPPA 75% EMPLOYEES WITH 2016 CAPS

Rates effective with paychecks 12/31/18 to 11/30/19; Insurance Effective on 1/1/19

PAYROLL USE
ONLY

MEDICAL PROVIDER	PLAN	TIERS	MEDICAL	DENTAL	VISION	BENEFITS TOTAL	DISTRICT CAP	EMPLOYEE COST PER MONTH	PAYROLL USE ONLY		
									Health Cost	ER Health Cost	
22 4030											
KAISER		HMO									
KP01	E70	SELF	1	\$768.25	\$145.64	\$25.00	\$938.89	\$579.04	\$359.85	\$189.21	\$579.04
	D70	SELF + 1 DEPENDENT	2	\$1,536.50	\$145.64	\$25.00	\$1,707.14	\$579.04	\$1,128.10	\$957.46	\$579.04
	F70	SELF + DEPENDENTS	3	\$1,997.45	\$145.64	\$25.00	\$2,168.09	\$579.04	\$1,589.05	\$1,418.41	\$579.04
52 4010											
BLUE SHIELD ACCESS		HMO									
BA01	E70	SELF	1	\$970.90	\$145.64	\$25.00	\$1,141.54	\$579.04	\$562.50	\$391.86	\$579.04
	D70	SELF + 1 DEPENDENT	2	\$1,941.80	\$145.64	\$25.00	\$2,112.44	\$579.04	\$1,533.40	\$1,362.76	\$579.04
	F70	SELF + DEPENDENTS	3	\$2,524.34	\$145.64	\$25.00	\$2,694.98	\$579.04	\$2,115.94	\$1,945.30	\$579.04
41 4040											
Athem Blue Cross-CHOICE		PERS									
		PPO 80/20									
CH01	E70	SELF	1	\$866.27	\$145.64	\$25.00	\$1,036.91	\$579.04	\$457.87	\$287.23	\$579.04
	D70	SELF + 1 DEPENDENT	2	\$1,732.54	\$145.64	\$25.00	\$1,903.18	\$579.04	\$1,324.14	\$1,153.50	\$579.04
	F70	SELF + DEPENDENTS	3	\$2,252.30	\$145.64	\$25.00	\$2,422.94	\$579.04	\$1,843.90	\$1,673.26	\$579.04
42 4050											
PERS SELECT		PPO 80/20									
SE01	E70	SELF	1	\$543.19	\$145.64	\$25.00	\$713.83	\$579.04	\$134.79	\$0.00	\$543.19
	D70	SELF + 1 DEPENDENT	2	\$1,086.38	\$145.64	\$25.00	\$1,257.02	\$579.04	\$677.98	\$507.34	\$579.04
	F70	SELF + DEPENDENTS	3	\$1,412.29	\$145.64	\$25.00	\$1,582.93	\$579.04	\$1,003.89	\$833.25	\$579.04
43 4060											
PERS CARE		PPO 90/10									
CA01	E70	SELF	1	\$1,131.68	\$145.64	\$25.00	\$1,302.32	\$579.04	\$723.28	\$552.64	\$579.04
	D70	SELF + 1 DEPENDENT	2	\$2,263.36	\$145.64	\$25.00	\$2,434.00	\$579.04	\$1,854.96	\$1,684.32	\$579.04
	F70	SELF + DEPENDENTS	3	\$2,942.37	\$145.64	\$25.00	\$3,113.01	\$579.04	\$2,533.97	\$2,363.33	\$579.04

rates are subject to change throughout the year

- .Dental and Vision plans require 100% participation for full -time employees *
- .Waiving medical coverage requires completing a HEALTH ENROLLMENT form
- .District contributions are subject to change due to on-going bargaining group negotiations**



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MEDICAL PROVIDER	PLAN	TIERS	MEDICAL	DENTAL	VISION	BENEFITS TOTAL	DISTRICT CAP	EMPLOYEE COST PER MONTH	EE	ER	
									Health Cost	Health Cost	
			eff 9/30/17	eff 9-1-15							
Anthem HMO Select											
AHS1	E20	SELF	1	\$831.44	\$145.64	\$25.00	\$1,002.08	\$579.04	\$423.04	\$252.40	\$579.04
	D20	SELF + 1 DEPENDENT	2	\$1,662.88	\$145.64	\$25.00	\$1,833.52	\$579.04	\$1,254.48	\$1,083.84	\$579.04
	F20	SELF + DEPENDENTS	3	\$2,161.74	\$145.64	\$25.00	\$2,332.38	\$579.04	\$1,753.34	\$1,582.70	\$579.04
Anthem HMO Traditional											
AHT1	E20	SELF	1	\$1,111.13	\$145.64	\$25.00	\$1,281.77	\$579.04	\$702.73	\$532.09	\$579.04
	D20	SELF + 1 DEPENDENT	2	\$2,222.26	\$145.64	\$25.00	\$2,392.90	\$579.04	\$1,813.86	\$1,643.22	\$579.04
	F20	SELF + DEPENDENTS	3	\$2,888.94	\$145.64	\$25.00	\$3,059.58	\$579.04	\$2,480.54	\$2,309.90	\$579.04
United HealthCare HMO PLAN											
UN01	E20	SELF	1	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	D20	SELF + 1 DEPENDENT	2	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	F20	SELF + DEPENDENTS	3	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Health Net SmartCare HMO PLAN											
		SELF	1	\$ 901.55	\$145.64	\$25.00	\$1,072.19	\$579.04	\$ 493.15	\$322.51	\$579.04
		SELF + 1 DEPENDENT	2	\$ 1,803.10	\$145.64	\$25.00	\$1,973.74	\$579.04	\$ 1,394.70	\$1,224.06	\$579.04
		SELF + DEPENDENTS	3	\$ 2,344.03	\$145.64	\$25.00	\$2,514.67	\$579.04	\$ 1,935.63	\$1,764.99	\$579.04
Western Health Advantage HMO PLAN											
		SELF	1	\$ 767.01	\$145.64	\$25.00	\$937.65	\$579.04	\$ 358.61	\$187.97	\$579.04
		SELF + 1 DEPENDENT	2	\$ 1,534.02	\$145.64	\$25.00	\$1,704.66	\$579.04	\$ 1,125.62	\$954.98	\$579.04
		SELF + DEPENDENTS	3	\$ 1,994.23	\$145.64	\$25.00	\$2,164.87	\$579.04	\$ 1,585.83	\$1,415.19	\$579.04

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Basic Premium Rates - BAY AREA

Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter and Yuba.