



**BAY AREA
2019 MATRIX**

Dental Rates eff 9-30-17

0.925

LEA 95% EMPLOYEES WITH 2018 CAPS

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

0.95

									PAYROLL USE ONLY		
MEDICAL PROVIDER	PLAN	TIERS	MEDICAL	DENTAL	VISION	BENEFITS TOTAL	DISTRICT CAP	EMPLOYEE COST PER MONTH	EE Health Cost	ER Health Cost	
22 4030											
KAISER		HMO									
KP01	E60	SELF	1	\$768.25	\$142.35	\$20.00	\$930.60	\$618.85	\$311.75	\$149.40	\$618.85
	D60	SELF + 1 DEPENDENT	2	\$1,536.50	\$142.35	\$20.00	\$1,698.85	\$1,129.74	\$569.11	\$406.76	\$1,129.74
	F60	SELF + DEPENDENTS	3	\$1,997.45	\$142.35	\$20.00	\$2,159.80	\$1,436.27	\$723.53	\$561.18	\$1,436.27
32 4010											
BLUE SHIELD ACCESS		HMO									
BA01	E60	SELF	1	\$970.90	\$142.35	\$20.00	\$1,133.25	\$722.93	\$410.32	\$247.97	\$722.93
	D60	SELF + 1 DEPENDENT	2	\$1,941.80	\$142.35	\$20.00	\$2,104.15	\$1,342.29	\$761.86	\$599.51	\$1,342.29
	F60	SELF + DEPENDENTS	3	\$2,524.34	\$142.35	\$20.00	\$2,686.69	\$1,713.90	\$972.79	\$810.44	\$1,713.90
41 4040											
Athem Blue Cross-CHOICE		PERS PPO 80/20									
CH01	E60	SELF	1	\$866.27	\$142.35	\$20.00	\$1,028.62	\$654.72	\$373.90	\$211.55	\$654.72
	D60	SELF + 1 DEPENDENT	2	\$1,732.54	\$142.35	\$20.00	\$1,894.89	\$1,206.10	\$688.79	\$526.44	\$1,206.10
	F60	SELF + DEPENDENTS	3	\$2,252.30	\$142.35	\$20.00	\$2,414.65	\$1,536.93	\$877.72	\$715.37	\$1,536.93
42 4050											
PERS SELECT		PPO 80/20									
SE01	E60	SELF	1	\$543.19	\$142.35	\$20.00	\$705.54	\$428.97	\$276.57	\$114.22	\$428.97
	D60	SELF + 1 DEPENDENT	2	\$1,086.38	\$142.35	\$20.00	\$1,248.73	\$759.23	\$489.50	\$327.15	\$759.23
	F60	SELF + DEPENDENTS	3	\$1,412.29	\$142.35	\$20.00	\$1,574.64	\$957.38	\$617.26	\$454.91	\$957.38
43 4060											
PERS CARE		PPO 90/10									
CA01	E60	SELF	1	\$1,131.68	\$142.35	\$20.00	\$1,294.03	\$688.43	\$605.60	\$443.25	\$688.43
	D60	SELF + 1 DEPENDENT	2	\$2,263.36	\$142.35	\$20.00	\$2,425.71	\$1,290.48	\$1,135.23	\$972.88	\$1,290.48
	F60	SELF + DEPENDENTS	3	\$2,942.37	\$142.35	\$20.00	\$3,104.72	\$1,651.71	\$1,453.01	\$1,290.66	\$1,651.71

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 HBD12A 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 Health Cost	ER Health Cost	
Anthem HMO Select											
AHS1	E20	SELF	1	\$831.44	\$142.35	\$20.00	\$993.79	\$481.49	\$512.30	\$349.95	\$481.49
	D20	SELF + 1 DEPENDENT	2	\$1,662.88	\$142.35	\$20.00	\$1,825.23	\$884.33	\$940.90	\$778.55	\$884.33
	F20	SELF + DEPENDENTS	3	\$2,161.74	\$142.35	\$20.00	\$2,324.09	\$1,126.03	\$1,198.06	\$1,035.71	\$1,126.03
Anthem HMO Traditional											
AHT1	E20	SELF	1	\$1,111.13	\$142.35	\$20.00	\$1,273.48	\$617.00	\$656.48	\$494.12	\$617.00
	D20	SELF + 1 DEPENDENT	2	\$2,222.26	\$142.35	\$20.00	\$2,384.61	\$1,155.34	\$1,229.27	\$1,066.92	\$1,155.34
	F20	SELF + DEPENDENTS	3	\$2,888.94	\$142.35	\$20.00	\$3,051.29	\$1,478.35	\$1,572.94	\$1,410.59	\$1,478.35
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	\$142.35	\$20.00	\$1,063.90	\$505.35	\$ 558.55	\$396.20	\$505.35
		SELF + 1 DEPENDENT	2	\$ 1,803.10	\$142.35	\$20.00	\$1,965.45	\$933.59	\$ 1,031.86	\$869.51	\$933.59
		SELF + DEPENDENTS	3	\$ 2,344.03	\$142.35	\$20.00	\$2,506.38	\$1,190.53	\$ 1,315.85	\$1,153.50	\$1,190.53
Western Health Advantage HMO PLAN											
		SELF	1	\$ 767.01	\$142.35	\$20.00	\$929.36	\$553.85	\$ 375.51	\$213.16	\$553.85
		SELF + 1 DEPENDENT	2	\$ 1,534.02	\$142.35	\$20.00	\$1,696.37	\$1,049.09	\$ 647.28	\$484.93	\$1,049.09
		SELF + DEPENDENTS	3	\$ 1,994.23	\$142.35	\$20.00	\$2,156.58	\$1,346.23	\$ 810.35	\$648.00	\$1,346.23

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**

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.

CalPers premiums are by Zip Code - for more information go to www.calpers.ca.gov and click on Health Plan Information