

2023 Monthly Retiree Rates for CSEA, CST, MDSPA, SUPERVISORY & TEAMSTERS

Reimbursed up to the current Kaiser HMO Rate for retirees

REGION 1

2023	Kaiser HMO	Blue Shield Access HMO	Blue Shield Trio HMO*	Western Health Advantage HMO	Anthem Select HMO	Anthem Traditional HMO	Health Net SmartCare HMO	United Healthcare PPO	PERS Platinum Blue Cross PPO	PERS Gold Blue Cross PPO
Actual CalPERS Premium	913.74	1,035.21	888.94	760.17	1,128.83	1,210.71	1,174.50	1,044.07	1,200.12	825.61
District Pays Directly to CalPERS	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00
CalPERS Deducts from Retiree's Retirement Check	762.74	884.21	737.94	609.17	977.83	1,059.71	1,023.50	893.07	1,049.12	674.61

REGION 2

2023	Kaiser HMO	Blue Shield Access HMO	Blue Shield Trio HMO*	Western Health Advantage HMO	Anthem Select HMO	Anthem Traditional HMO	Health Net SmartCare HMO	United Healthcare PPO	PERS Platinum Blue Cross PPO	PERS Gold Blue Cross PPO
Actual CalPERS Premium	756.21	842.61	760.71	N/A	765.37	935.12	834.64	793.63	1,014.80	695.93
District Pays Directly to CalPERS	151.00	151.00	151.00	N/A	151.00	151.00	151.00	151.00	151.00	151.00
CalPERS Deducts from Retiree's Retirement Check	605.21	691.61	609.71	N/A	614.37	784.12	683.65	642.63	863.80	544.93

REGION 3

2023	Kaiser HMO	Blue Shield Access HMO	Blue Shield Trio HMO	Signature Value Harmony	Anthem Select HMO	Anthem Traditional HMO	Health Net SmartCare HMO	United Healthcare PPO	PERS Platinum Blue Cross PPO	PERS Gold Blue Cross PPO
Actual CalPERS Premium	754.64	738.29	661.49	713.55	737.91	942.73	755.29	790.46	992.59	680.37
District Pays Directly to CalPERS	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00
CalPERS Deducts from Retiree's Retirement Check	603.64	587.29	510.49	562.55	586.91	791.73	604.29	639.46	841.59	529.37

OUT-OF-STATE

2023	Kaiser HMO	Blue Shield Access HMO	Blue Shield Trio HMO	Western Health Advantage HMO	Anthem Select HMO	Anthem Traditional HMO	Health Net SmartCare HMO	United Healthcare PPO	PERS Platinum Blue Cross PPO	PERS Gold Blue Cross PPO
Actual CalPERS Premium	1,155.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,003.90	N/A
District Pays Directly to CalPERS	151.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	151.00	N/A
CalPERS Deducts from Retiree's Retirement Check	1,004.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	852.90	N/A

Planned changes for 2023

HMO and EPO Plans:	
Blue Shield Trio	Not available in Contra Costa County.
UnitedHealthCare SignatureValue Harmony	Plans available in Los Angeles, Orange, Riverside, San Bernardino and San Diego counties. Visit my.calpers.ca.gov for details.
PPO Plans:	
PERS Gold	This plan is only available in California.
PERS Platinum	This plan has no geographical restrictions. It provides coverage all over the world.

For further details and to review your health plan options visit my.calpers.ca.gov or call 1-888-225-7377

PLEASE NOTE: The District will continue to pay the Minimum Employer Contribution (MEC) of \$151.00 for the 2023 plan year directly to CalPERS while you are enrolled in a medical plan with CalPERS. As shown on the reverse side, the amount deducted from your retirement check is the actual 2023 premium minus the \$151.00 paid directly to CalPERS.

Retirees Retiring at the 2010 Kaiser Cap or 80% of 2015 Kaiser	
RETIREMENT DATE	REIMBURSEMENT
Retired on or After July 1, 2016	Reimbursed up to the Current Kaiser Rate
Retired on or After July 1, 2015	Reimbursed up to 80% of the 2015 Kaiser Rate

You can determine which Region you live in by looking at the table below and finding your county.

Region 1 - HMOs	Region 2 - HMOs	Region 3 - HMOs
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba	Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura	Los Angeles, Riverside and San Bernardino

CalPERS requires that retirees make ALL changes, such as enrolling and/or cancelling plans, directly through them.

The District also requires that you keep us informed of any changes (including change of address) or cancellations you make throughout the year as well as during open enrollment. These changes must be made in writing; you may send an email to benefits@mdusd.org any time during the year. In the event that an unreported change results in an overpayment of any reimbursement, you may be held responsible for these costs from the time of the event.

