

## 2023 Monthly Reimbursement Rates for DMA and MDEA Retirees

Reimbursed up to the current Kaiser HMO Rate for each tier of coverage

### 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
Retiree Only	762.74	884.21	737.94	609.17	977.83	1,059.71	1,023.50	893.07	1,049.12	674.61
Retiree + 1 Dependent	1,676.48	1,919.42	1,626.88	1,369.34	2,106.66	2,270.42	2,198.00	1,937.14	2,249.24	1,500.22
Combo Plan*	1,045.99	1,246.11	1,099.84	940.28	1,391.42	1,473.30	N/A	1,192.75	1,469.14	1,067.32

### 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
Retiree Only	605.21	691.61	609.71	N/A	614.37	784.12	683.65	642.63	863.80	544.93
Retiree + 1 Dependent	1,361.42	1,534.22	1,370.42	N/A	1,379.74	1,719.24	1,518.30	1,436.26	1,878.60	1,240.86
Combo Plan*	888.46	1,053.51	971.61	N/A	1,027.96	1,197.71	N/A	942.31	1,283.82	937.64

### REGION 3

2023	Kaiser HMO	Blue Shield Access HMO	Blue Shield Trio HMO	United 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
Retiree Only	603.64	587.29	510.49	562.55	586.91	791.73	604.29	639.46	841.59	529.37
Retiree + 1 Dependent	1,358.28	1,325.58	1,171.98	1,276.10	1,324.82	1,734.46	1,359.58	1,429.92	1,834.18	1,209.74
Combo Plan*	886.89	949.19	872.39	862.23	1,000.50	1,205.32	N/A	939.14	1,261.61	922.08

### 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
Retiree Only	1,004.43	N/A	N/A	N/A	N/A	N/A	N/A	N/A	852.90	N/A
Retiree + 1 Dependent	2,159.86	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,856.80	N/A
Combo Plan*	1,278.46	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,272.92	N/A

\*The Combo Plan is applicable when the retiree is on full benefits (under age 65) and the dependent is on Medicare with a supplemental plan through CalPERS.

### Planned changes for 2023

HMO 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 <a href="http://my.calpers.ca.gov">my.calpers.ca.gov</a> 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](http://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](mailto: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.

