

**Los Gatos Saratoga Union High School District**  
**Health Benefits Rate Matrix for January 1 through December 31, 2025**

CalPERS Plan Name	Monthly Premiums								
	Employee ONLY	District Share	Employee Share	Employee + ONE	District Share	Employee Share	FAMILY	District Share	Employee Share
<b>Anthem HMO Select</b>	1,256.65	1,256.65	0.00	2,513.30	2,513.30	0.00	3,267.29	3,267.29	0.00
<b>Anthem HMO Traditional</b>	1,500.40	1,256.65	243.75	3,000.80	2,513.30	487.50	3,901.04	3,267.29	633.75
<b>Blue Shield Access + HMO</b>	1,170.17	1,170.17	0.00	2,340.34	2,340.34	0.00	3,042.44	3,042.44	0.00
<b>Blue Shield Trio</b> <small>(Available in Santa Cruz &amp; Monterey counties; not available in Santa Clara county)</small>	1,134.79	1,134.79	0.00	2,269.58	2,269.58	0.00	2,950.45	2,950.45	0.00
<b>Kaiser CA</b>	1,112.90	1,112.90	0.00	2,225.80	2,225.80	0.00	2,893.54	2,893.54	0.00
<b>PERS GOLD - PPO</b>	1,013.70	1,013.70	0.00	2,027.40	2,027.40	0.00	2,635.62	2,635.62	0.00
<b>PERS Platinum - PPO</b>	1,476.10	1,256.65	219.45	2,952.20	2,513.30	438.90	3,837.86	3,267.29	570.57
<b>UnitedHealthcare Signature Value Alliance</b> <small>(Not available in Monterey county)</small>	1,184.58	1,184.58	0.00	2,369.16	2,369.16	0.00	3,079.91	3,079.91	0.00
<b>UnitedHealthcare Signature Value Harmony</b> <small>(Not available in Monterey &amp; San Francisco counties)</small>	1,005.02	1,005.02	0.00	2,010.04	2,010.04	0.00	2,613.05	2,613.05	0.00

CAP amount is the Anthem HMO Select Plan Rate

Rates listed under Employee Share are based on 100% FTE

10 month Certificated Staff ➤ Double Deduction in April & May to pay for June & July

11 month Classified Staff ➤ Double Deduction in June to pay for July

**Certificated staff** > full benefits @ 80% FTE

**Classified staff** > full benefits @ 87.50% FTE

**Health Reimbursement Account (HRA): \$125 per month (based on FTE)** will be provided to those employees enrolled in District's CalPERS Medical Plan.

Please review pages 6-7 of the 2025 Health Benefit Summary to assure the plan of your choice is available in your county.

**IMPORTANT NOTE: The Blue Shield of California will be the new third-party administrator for PERS Platinum and PERS Gold PPO plans effective 1/1/2025.**