

**ROSS VALLEY SCHOOL DISTRICT
Health & Welfare Benefit Comparison 2018-2019**

Medical Effective 1-1-19 ~ Dental Effective 10-1-18	Monthly Amounts			
	Employee Only	Employee + One	Employee + Two	% CHG
DENTAL (Mandatory) Delta Dental (Rates effective thru September 30, 2019)	62.89	125.80	182.41	18.06%
MEDICAL UNDER PERS HEALTH BENEFIT (Rates effective thru 12/31/19) (Mandatory ~ Waiver allowed)				
HMOs				
Blue Shield Access+ HMO NOT OFFERED 102	-	-	-	n/a
Anthem Blue Cross HMO Select (CA CARE) Large Care 454	831.44	1,662.88	2,161.74	-2.92%
Anthem Blue Cross HMO Traditional (CA CARE) Large Care 450	1,111.13	2,222.26	2,888.94	20.06%
Kaiser HMO 104	768.25	1,536.50	1,997.45	-1.49%
Health Net SmartCare HMO 375	901.55	1,803.10	2,344.03	4.41%
UnitedHealthcare HMO NOT OFFERED 426	-	-	-	n/a
Western Health Advantage TBD	767.01	1,534.02	1,994.23	-3.22%
PPOs				
PERS-Choice (Blue Cross PPO) 106	866.27	1,732.54	2,252.30	8.25%
PERS-Select (Blue Cross PPO - smaller network of providers) 126	543.19	1,086.38	1,412.29	-24.29%
PERS-Care (Blue Cross PPO) 122	1,131.68	2,263.36	2,942.37	28.24%
INCOME PROTECTION PLAN (Mandatory ~ Certificated Only)				
The Standard Group Disability	Sliding Scale	*See backside for rate scale		
Total Monthly with Kaiser & Delta Dental	831.14			

Medical Effective 1-1-18 ~ Dental Effective 10-1-17	Monthly Amounts			
	Employee Only	Employee + One	Employee + Two	% CHG
DENTAL (Mandatory) Delta Dental (Rates effective thru September 30, 2018)	53.27	106.55	154.51	3.00%
MEDICAL UNDER PERS HEALTH BENEFIT (Rates effective thru 12/31/18) (Mandatory ~ Waiver allowed)				
HMOs				
Blue Shield Access+ HMO 102	889.02	1,778.04	2,311.45	-13.25%
Anthem Blue Cross HMO Select (CA CARE) Large Care 454	856.41	1,712.82	2,226.67	9.31%
Anthem Blue Cross HMO Traditional (CA CARE) Large Care 450	925.47	1,850.94	2,406.22	-6.52%
Kaiser HMO 104	779.86	1,559.72	2,027.64	6.34%
Health Net SmartCare HMO 375	863.48	1,726.96	2,245.05	17.75%
UnitedHealthcare HMO 426	1,371.84	2,743.68	3,566.78	29.14%
Western Health Advantage	792.56	1,585.12	2,060.66	n/a
PPOs				
PERS-Choice (Blue Cross PPO) 106	800.27	1,600.54	2,080.70	-3.62%
PERS-Select (Blue Cross PPO - smaller network of providers) 126	717.50	1,435.00	1,865.50	-2.55%
PERS-Care (Blue Cross PPO) 122	882.45	1,764.90	2,294.37	-5.36%
INCOME PROTECTION PLAN (Mandatory ~ Certificated Only)				
The Standard Maximum Premium	Sliding Scale	*See backside for rate scale		
Total Monthly with Kaiser & Delta Dental	833.13			

PLEASE NOTE:
Open Enrollment Dates for Medical: 9/10/18-10/5/18 There is No Open Enrollment for Dental Coverage
 - Effective 1/1/19 District H&W Cap for Classified Employees: \$831.14/mo or \$9,973.68/yr
 - Effective 1/1/19 District H&W Cap for Certificated Employees: \$831.14/mo or \$9,973.68/yr plus Income Protection
 - For all employees hired after 1/1/2001 - the Cap is prorated by FTE

- For more information:**
- Blue Shield - www.blueshieldca.com/sites/calpersmember/home.sp or (800) 334-5847
 - Kaiser Permanente - www.kp.org/calpers or (800) 464-4000
 - PERS Select, Choice, Care (Anthem Blue Cross) - www.anthem.com/ca/calpers or (877) 737-7776
 - Anthem Blue Cross HMO Select & Traditional - www.anthem.com/ca/calpers or (855) 839-4524
 - Health Net SmartCare - www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action
 - UnitedHealthcare - <http://calpers.welcometouhc.com/>
 - CalPERS information & publications - www.my.calpers.ca.gov or (888) 225-7377

Standard Insurance Company - Group Disability Insurance

Annual Salary Range		Certificated 11thly Rates	Certificated 12thly Rates	Classified 11thly Rates	Classified 12thly Rates
From	To	Per Member Rates Effective 9/1/2013			
\$0	\$8,249	\$2.30	\$2.11	\$2.45	\$2.25
\$8,250	\$11,249	\$3.00	\$2.75	\$3.20	\$2.93
\$11,250	\$14,249	\$3.92	\$3.59	\$4.18	\$3.83
\$14,250	\$17,249	\$4.83	\$4.43	\$5.16	\$4.73
\$17,250	\$20,249	\$5.75	\$5.27	\$6.14	\$5.63
\$20,250	\$23,249	\$6.68	\$6.12	\$7.12	\$6.53
\$23,250	\$26,249	\$7.59	\$6.96	\$8.11	\$7.43
\$26,250	\$29,249	\$8.52	\$7.81	\$9.09	\$8.33
\$29,250	\$32,249	\$9.44	\$8.65	\$10.07	\$9.23
\$32,250	\$35,249	\$10.36	\$9.50	\$11.05	\$10.13
\$35,250	\$38,249	\$11.28	\$10.34	\$12.03	\$11.03
\$38,250	\$41,249	\$12.20	\$11.18	\$13.01	\$11.93
\$41,250	\$44,249	\$13.11	\$12.02	\$14.00	\$12.83
\$44,250	\$47,249	\$14.04	\$12.87	\$14.98	\$13.73
\$47,250	\$50,249	\$14.96	\$13.71	\$15.96	\$14.63
\$50,250	\$53,249	\$15.88	\$14.56	\$16.94	\$15.53
\$53,250	\$56,249	\$16.88	\$15.47	\$18.00	\$16.50
\$56,250	\$59,249	\$17.85	\$16.36	\$18.89	\$17.32
\$59,250	\$62,249	\$18.77	\$17.21	\$19.88	\$18.22
\$62,250	\$65,249	\$19.70	\$18.06	\$20.86	\$19.12
\$65,250	\$68,249	\$20.63	\$18.91	\$21.84	\$20.02
\$68,250	\$71,249	\$21.56	\$19.76	\$22.82	\$20.92
\$71,250	\$74,249	\$22.48	\$20.61	\$23.80	\$21.82
\$74,250	\$77,249	\$23.41	\$21.46	\$24.79	\$22.72
\$77,250	\$80,249	\$24.34	\$22.31	\$25.77	\$23.62
\$80,250	\$83,249	\$25.27	\$23.16	\$26.75	\$24.52
\$83,250	\$86,249	\$26.19	\$24.01	\$27.73	\$25.42
\$86,250	\$89,249	\$27.12	\$24.86	\$28.71	\$26.32
\$89,250	\$92,249	\$28.05	\$25.71	\$29.69	\$27.22
\$92,250	\$95,249	\$28.97	\$26.56	\$30.68	\$28.12
\$95,250	\$98,249	\$29.90	\$27.41	\$31.66	\$29.02
\$98,250	\$101,249	\$30.83	\$28.26	\$32.64	\$29.92
\$101,250	\$104,249	\$31.76	\$29.11	\$33.62	\$30.82
\$104,250	\$107,249	\$32.68	\$29.96	\$34.60	\$31.72
\$107,250	\$110,249	\$33.61	\$30.81	\$35.59	\$32.62
\$110,250	\$113,249	\$34.54	\$31.66	\$36.57	\$33.52
\$113,250	\$116,249	\$35.47	\$32.51	\$37.55	\$34.42
\$116,250	\$119,249	\$36.39	\$33.36	\$38.53	\$35.32
\$119,250	\$122,249	\$37.32	\$34.21	\$39.51	\$36.22
\$122,250	\$125,249	\$38.25	\$35.06	\$40.49	\$37.12
\$125,250	\$128,249	\$39.17	\$35.91	\$41.48	\$38.02
\$128,250	\$131,249	\$40.10	\$36.76	\$42.46	\$38.92
\$131,250	\$134,249	\$41.03	\$37.61	\$43.44	\$39.82
\$134,250	\$137,249	\$41.96	\$38.46	\$44.42	\$40.72
\$137,250	\$140,249	\$42.88	\$39.31	\$45.40	\$41.62
\$140,250	\$143,249	\$43.81	\$40.16	\$46.39	\$42.52

For salaries above \$143,250 please contact Human Resources for the rates.