## REGION 1 2023 MATRIX



## **CSEA 7.5 HOUR EMPLOYEES WITH 2023 CAPS**

Rates effective with paychecks 12/31/22 to 11/30/23; Insurance Effective on 1/1/23

PAYROLL USE ONLY

| MEDICAL PROVIDER              | PLAN                                    | TIERS | MEDICAL                  | DENTAL               | VISION             | BENEFITS<br>TOTAL        | DISTRICT<br>CAP      | EMPLOYEE<br>COST PER<br>MONTH | EE Health<br>Cost        | ER Health<br>Cost    |
|-------------------------------|-----------------------------------------|-------|--------------------------|----------------------|--------------------|--------------------------|----------------------|-------------------------------|--------------------------|----------------------|
| KAISER                        | НМО                                     |       |                          | eff 09/30/22         |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$913.74                 | \$102.26             | \$25.00            | \$1,041.00               | \$827.31             | \$213.69                      | \$86.43                  | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$1,827.48               | \$102.26             | \$25.00            | \$1,954.74               | \$827.31             | \$1,127.43                    | \$1,000.17               | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$2,375.72               | \$102.26             | \$25.00            | \$2,502.98               | \$827.31             | \$1,675.67                    | \$1,548.41               | \$827.31             |
| BLUE SHIELD ACCESS            | НМО                                     |       |                          |                      |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$1,035.21               | \$102.26             | \$25.00            | \$1,162.47               | \$827.31             | \$335.16                      | \$207.90                 | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$2,070.42               | \$102.26             | \$25.00            | \$2,197.68               | \$827.31             | \$1,370.37                    | \$1,243.11               | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$2,691.55               | \$102.26             | \$25.00            | \$2,818.81               | \$827.31             | \$1,991.50                    | \$1,864.24               | \$827.31             |
| BLUE SHIELD TRIO              | HMO PLAN                                |       |                          |                      |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$888.94                 | \$102.26             | \$25.00            | \$1,016.20               | \$827.31             | \$188.89                      | \$61.63                  | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$1,777.88               | \$102.26             | \$25.00            | \$1,905.14               | \$827.31             | \$1,077.83                    | \$950.57                 | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$2,311.24               | \$102.26             | \$25.00            | \$2,438.50               | \$827.31             | \$1,611.19                    | \$1,483.93               | \$827.31             |
| PERS PLATINUM                 | PPO 90/10                               |       |                          |                      |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$1,200.12               | \$102.26             | \$25.00            | \$1,327.38               | \$827.31             | \$500.07                      | \$372.81                 | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$2,400.24               | \$102.26             | \$25.00            | \$2,527.50               | \$827.31             | \$1,700.19                    | \$1,572.93               | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$3,120.31               | \$102.26             | \$25.00            | \$3,247.57               | \$827.31             | \$2,420.26                    | \$2,293.00               | \$827.31             |
| PERS GOLD PPO                 | PPO 80/20                               |       |                          |                      |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$825.61                 | \$102.26             | \$25.00            | \$952.87                 | \$827.31             | \$125.56                      | \$0.00                   | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$1,651.22               | \$102.26             | \$25.00            | \$1,778.48               | \$827.31             | \$951.17                      | \$823.91                 | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$2,146.59               | \$102.26             | \$25.00            | \$2,273.85               | \$827.31             | \$1,446.54                    | \$1,319.28               | \$827.31             |
| ANTHEM SELECT HMO             | НМО                                     |       |                          |                      |                    |                          |                      |                               |                          |                      |
| E20                           | SELF                                    | 1     | \$1,128.83               | \$102.26             | \$25.00            | \$1,256.09               | \$827.31             | \$428.78                      | \$301.52                 | \$827.31             |
| D20                           | SELF + 1 DEPENDENT                      | 2     | \$2,257.66               | \$102.26             | \$25.00            | \$2,384.92               |                      | \$1,557.61                    | \$1,430.35               | \$827.31             |
| F20                           | SELF + DEPENDENTS                       | 3     | \$2,934.96               | \$102.26             | \$25.00            | \$3,062.22               | \$827.31             | \$2,234.91                    | \$2,107.65               | \$827.31             |
| ANTHEM HMO TRADITIONAL<br>E20 | HMO<br>SELF                             | 1     | <b>\$1,2</b> 10.71       | \$102.26             | \$25.00            | \$1,337.97               | \$827.31             | \$510.66                      | \$383.40                 | \$827.31             |
| D20                           |                                         | 2     | \$1,210.71               | \$102.26<br>\$102.26 | \$25.00<br>\$25.00 | \$1,337.97<br>\$2,548.68 |                      | \$1,721.37                    | \$383.40<br>\$1,594.11   | \$827.31<br>\$827.31 |
| F20                           | SELF + 1 DEPENDENT<br>SELF + DEPENDENTS | 3     | \$2,421.42<br>\$3,147.85 | \$102.26<br>\$102.26 | \$25.00<br>\$25.00 | \$2,548.68<br>\$3,275.11 | \$827.31<br>\$827.31 | \$1,721.37<br>\$2,447.80      | \$1,394.11<br>\$2,320.54 |                      |
| 1 of 2                        |                                         |       |                          |                      |                    |                          |                      |                               |                          |                      |

0.9375 0.9062



## CSEA 7.5 HOUR EMPLOYEES WITH 2023 CAPS

Rates effective with paychecks 12/31/22 to 11/30/23; Insurance Effective on 1/1/23

PAYROLL USE ONLY

| MEDICAL PROVIDER      | PLAN               | TIERS | MEDICAL    | DENTAL   | VISION  | BENEFITS<br>TOTAL       | DISTRICT<br>CAP | 00011211                                     | EE Health E | ER Health<br>Cost       |
|-----------------------|--------------------|-------|------------|----------|---------|-------------------------|-----------------|----------------------------------------------|-------------|-------------------------|
| WEDICALIROVIDER       | LAIN               | TILKS | MEDICAL    | DENTAL   | VISION  | TOTAL                   | CAI             | MONTH                                        | Cost C      | LOST                    |
| UNITED HEALTHCARE HMO | НМО                |       |            |          |         |                         |                 |                                              |             |                         |
| E20                   | SELF               | 1     | \$1,044.07 | \$102.26 | \$25.00 | \$1,171.33              | \$827.31        | \$344.02                                     | \$216.76    | \$827.31                |
| D20                   | SELF + 1 DEPENDENT | 2     | \$2,088.14 | \$102.26 | \$25.00 | \$2,215.40              | \$827.31        | \$1,388.09                                   | \$1,260.83  | \$827.31                |
| F20                   | SELF + DEPENDENTS  | 3     | \$2,714.58 | \$102.26 | \$25.00 | \$2,841.84              | \$827.31        | \$2,014.53                                   | \$1,887.27  | \$827.31                |
|                       |                    |       |            |          |         |                         |                 |                                              |             |                         |
| HEALTHNET - SMARTCARE |                    |       |            |          |         |                         |                 |                                              |             |                         |
| HMO                   | НМО                |       |            |          |         |                         |                 |                                              |             |                         |
| E20                   | SELF               | 1     | \$1,174.50 | \$102.26 | \$25.00 | \$1,301.76              | \$827.31        | \$474.45                                     | \$347.19    | \$827.31                |
| D20                   | SELF + 1 DEPENDENT | 2     | \$2,349.00 | \$102.26 | \$25.00 | \$2,476.26              | \$827.31        | \$1,648.95                                   | \$1,521.69  | \$827.31                |
| F20                   | SELF + DEPENDENTS  | 3     | \$3,053.70 | \$102.26 | \$25.00 | \$3,180.96              | \$827.31        | \$2,353.65                                   | \$2,226.39  | \$827.31                |
|                       |                    |       |            |          |         |                         |                 |                                              |             |                         |
| WIDOTEDNI ADVANITA OD |                    |       |            |          |         |                         |                 |                                              |             |                         |
| WESTERN ADVANTAGE     | имо                |       |            |          |         |                         |                 |                                              |             |                         |
| HEALTH                | HMO                |       | <b>**</b>  | ****     | 405.00  | <b>*</b> 00 <b>7.40</b> | #00 <b>=</b> 04 | <b>*</b> * * * * * * * * * * * * * * * * * * | **          | <b>*</b> 00 <b>7</b> 04 |
| E20                   | SELF               | 1     | \$760.17   | \$102.26 | \$25.00 |                         | \$827.31        | \$60.12                                      | \$0.00      | \$827.31                |
| D20                   | SELF + 1 DEPENDENT | 2     | \$1,520.34 | \$102.26 | \$25.00 | \$1,647.60              | \$827.31        | \$820.29                                     | \$693.03    | \$827.31                |
| F20                   | SELF + DEPENDENTS  | 3     | \$1,976.44 | \$102.26 | \$25.00 | \$2,103.70              | \$827.31        | \$1,276.39                                   | \$1,149.13  | \$827.31                |

rates are subject to change throughout the year

for more information go to www.calpers.ca.gov

## Basic Premiums - Region 1 (plan are by Zip code)

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, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, Yuba

<sup>\*</sup> Dental and Vision plans require 100% participation for full -time employees.

<sup>#</sup> Waiving medical coverage requires completing a HEALTH ENROLLMENT form.

<sup>\*\*</sup>District contributions are subject to change due to on-going bargaining group negotiations.