



REGION 1
2023 MATRIX

0.75

LEA 75% 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 TOTAL	DISTRICT CAP	EMPLOYEE COST PER MONTH	EE Health Cost	ER Health Cost
KAISER HMO										
E60	SELF	1	913.74	\$132.00	\$20.00	\$1,065.74	\$487.10	\$578.64	\$426.64	\$487.10
D60	SELF + 1 DEPENDENT	2	1827.48	\$132.00	\$20.00	\$1,979.48	\$904.73	\$1,074.75	\$922.75	\$904.73
F60	SELF + DEPENDENTS	3	2375.72	\$132.00	\$20.00	\$2,527.72	\$1,155.52	\$1,372.20	\$1,220.20	\$1,155.52
BLUE SHIELD ACCESS HMO										
E60	SELF	1	1035.21	\$132.00	\$20.00	\$1,187.21	\$474.59	\$712.62	\$560.62	\$474.59
D60	SELF + 1 DEPENDENT	2	2070.42	\$132.00	\$20.00	\$2,222.42	\$888.41	\$1,334.01	\$1,182.01	\$888.41
F60	SELF + DEPENDENTS	3	2691.55	\$132.00	\$20.00	\$2,843.55	\$1,136.71	\$1,706.84	\$1,554.84	\$1,136.71
BLUE SHIELD TRIO HMO PLAN										
E60	SELF	1	888.94	\$132.00	\$20.00	\$1,040.94	\$413.00	\$627.94	\$475.94	\$413.00
D60	SELF + 1 DEPENDENT	2	1777.88	\$132.00	\$20.00	\$1,929.88	\$765.68	\$1,164.20	\$1,012.20	\$765.68
F60	SELF + DEPENDENTS	3	2311.24	\$132.00	\$20.00	\$2,463.24	\$977.29	\$1,485.95	\$1,333.95	\$977.29
PERS PLATINUM PPO 90/10										
E60	SELF	1	1200.12	\$132.00	\$20.00	\$1,352.12	\$547.61	\$804.51	\$652.51	\$547.61
D60	SELF + 1 DEPENDENT	2	2400.24	\$132.00	\$20.00	\$2,552.24	\$1,033.66	\$1,518.58	\$1,366.58	\$1,033.66
F60	SELF + DEPENDENTS	3	3120.31	\$132.00	\$20.00	\$3,272.31	\$1,325.29	\$1,947.02	\$1,795.02	\$1,325.29
PERS GOLD PPO PPO 80/20										
E60	SELF	1	825.61	\$132.00	\$20.00	\$977.61	\$300.62	\$676.99	\$524.99	\$300.62
D60	SELF + 1 DEPENDENT	2	1651.22	\$132.00	\$20.00	\$1,803.22	\$554.49	\$1,248.73	\$1,096.73	\$554.49
F60	SELF + DEPENDENTS	3	2146.59	\$132.00	\$20.00	\$2,298.59	\$706.82	\$1,591.77	\$1,439.77	\$706.82
ANTHEM SELECT HMO HMO										
E60	SELF	1	1128.83	\$132.00	\$20.00	\$1,280.83	\$393.86	\$886.97	\$734.97	\$393.86
D60	SELF + 1 DEPENDENT	2	2257.66	\$132.00	\$20.00	\$2,409.66	\$740.97	\$1,668.69	\$1,516.69	\$740.97
F60	SELF + DEPENDENTS	3	2934.96	\$132.00	\$20.00	\$3,086.96	\$949.24	\$2,137.72	\$1,985.72	\$949.24
ANTHEM HMO TRADITIONAL HMO										
E60	SELF	1	1210.71	\$132.00	\$20.00	\$1,362.71	\$357.71	\$1,005.00	\$853.00	\$357.71
D60	SELF + 1 DEPENDENT	2	2421.42	\$132.00	\$20.00	\$2,573.42	\$675.53	\$1,897.89	\$1,745.89	\$675.53
F60	SELF + DEPENDENTS	3	3147.85	\$132.00	\$20.00	\$3,299.85	\$866.21	\$2,433.64	\$2,281.64	\$866.21



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UNITED HEALTHCARE HMO										
E60	SELF	1	1044.07	\$132.00	\$20.00	\$1,196.07	\$340.88	\$855.19	\$703.19	\$340.88
D60	SELF + 1 DEPENDENT	2	2088.14	\$132.00	\$20.00	\$2,240.14	\$638.44	\$1,601.70	\$1,449.70	\$638.44
F60	SELF + DEPENDENTS	3	2714.58	\$132.00	\$20.00	\$2,866.58	\$816.98	\$2,049.60	\$1,897.60	\$816.98
HEALTHNET - SMARTCARE HMO										
E60	SELF	1	1174.5	\$132.00	\$20.00	\$1,326.50	\$386.01	\$940.49	\$788.49	\$386.01
D60	SELF + 1 DEPENDENT	2	2349	\$132.00	\$20.00	\$2,501.00	\$727.79	\$1,773.21	\$1,621.21	\$727.79
F60	SELF + DEPENDENTS	3	3053.7	\$132.00	\$20.00	\$3,205.70	\$932.86	\$2,272.84	\$2,120.84	\$932.86
WESTERN ADVANTAGE HEALTH										
E60	SELF	1	760.17	\$132.00	\$20.00	\$912.17	\$294.17	\$618.00	\$466.00	\$294.17
D60	SELF + 1 DEPENDENT	2	1520.34	\$132.00	\$20.00	\$1,672.34	\$539.33	\$1,133.01	\$981.01	\$539.33
F60	SELF + DEPENDENTS	3	1976.44	\$132.00	\$20.00	\$2,128.44	\$686.42	\$1,442.02	\$1,290.02	\$686.42

rates are subject to change throughout the year

* Dental and Vision plans require 100% participation for full -time employees.

Waiving medical coverage requires completing a HEALTH ENROLLMENT form.

**District contributions are subject to change due to on-going bargaining group negotiations.

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