

2023 HEALTH INSURANCE PREMIUM RATES

IAFF, SEIU & MCE RATES EFFECTIVE 01/01/2023

Payroll changes take effect 12/1/2022

1) CCSD pays 85% of full-time employees and dependent's(s) premiums. **(PERS Gold is the district's selected "2023 lowest cost plan.")**

The Employer portion is made up of 2 components:

1a) Employer contributes the state minimum towards health care premiums.

1b) Employer contributes an additional amount over state minimum to bring its contribution to 85% of lowest cost plan.

2) Employee pays 15% of employees and dependent's(s) premiums (PERS Gold is the "2022 lowest cost plan.")

The Employee payment is made up of 2 components:

2a) Employee pays 15% of health care premiums

2b) If Employee selects a plan with a higher premium than the current year PERS Gold premium amount, then the employee pays full differential cost of premium.

	Plan Code	Total Monthly Premium	EmployER Monthly Portion	EmployEE	
				Monthly Portion	Bi-Weekly Portion
ANTHEM BLUE CROSS TRADITIONAL HMO					
Employee Only	510	935.12	591.54	343.58	171.79
Emp. & 1 dep.	510	1,870.24	1,183.08	687.16	343.58
Emp. & 2+ deps.	510	2,431.31	1,538.01	893.30	446.65
*BLUE SHIELD ACCESS+ HMO					
Employee Only	526	842.61	591.54	251.07	125.54
Emp. & 1 dep.	526	1,685.22	1,183.08	502.14	251.07
Emp. & 2+ deps.	526	2,190.79	1,538.01	652.78	326.39
BLUE SHIELD TRIO HMO					
Employee Only	088	760.71	591.54	169.17	84.59
Emp. & 1 dep.	088	1,521.42	1,183.08	338.34	169.17
Emp. & 2+ deps.	088	1,977.85	1,538.01	439.84	219.92
PERS GOLD					
Employee Only	614	695.93	591.54	104.39	52.19
Emp. & 1 dep.	614	1,391.86	1,183.08	208.78	104.39
Emp. & 2+ deps.	614	1,809.42	1,538.01	271.41	135.71
PERS PLATINUM					
Employee Only	602	1,014.80	591.54	423.26	211.63
Emp. & 1 dep.	602	2,029.60	1,183.08	846.52	423.26
Emp. & 2+ deps.	602	2,638.48	1,538.01	1,100.47	550.24
UNITED HEALTHCARE HMO					
Employee Only	577	793.63	591.54	202.09	101.05
Emp. & 1 dep.	577	1,587.26	1,183.08	404.18	202.09
Emp. & 2+ deps.	577	2,063.44	1,538.01	525.43	262.72

*Blue Shield Access+HMO is also known as Blue Shield of CA HMO