

EL RANCHO UNIFIED SCHOOL DISTRICT

2022 Health Benefit Rate Summary

CLASSIFIED & CERTIFICATED - FULL TIME (6 - 8 HOURS)

| PLAN TYPE | CalPERS HMO Plans | | Monthly Premiums (10 months) | | | |
|---|----------------------------|-----------|------------------------------|-----------|------------|--|
| \$0.00 | PLAN TYPE | PLAN CODE | | | | |
| Two-Party \$0.00 \$1623.55 \$1,623.55 Family \$310.62 \$1800.00 \$2,110.62 Anthem Traditional HMO AHT Single \$0.00 \$1122.68 \$1,122.68 \$1,122.68 Two-Party \$445.37 \$1800.00 \$2,245.37 Family \$1118.98 \$1800.00 \$2,245.31 Family \$1800.00 \$1,1871.69 Family \$1800.00 \$1,1871.69 Family \$1800.00 \$2,433.19 Family \$1800.00 \$2,433.19 Family \$1800.00 \$2,433.19 Family \$1800.00 \$2,433.19 Family \$1800.00 \$1603.51 \$1, | Anthem Select HMO | AHS | | | | |
| Family \$310.62 \$1800.00 \$2,110.62 Anthem Traditional HMO AHT Single \$0.00 \$1122.68 \$1,122.68 Two-Party \$445.37 \$1800.00 \$2,245.37 Family \$1118.98 \$1800.00 \$2,245.37 Family \$171.69 \$1800.00 \$1,871.69 Family \$633.19 \$1800.00 \$2,433.19 Blue Shield Trio BST Single \$0.00 \$801.76 \$801.76 Two-Party \$0.00 \$1603.51 \$1,603.51 Family \$284.57 \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM Single \$0.00 \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1147.27 \$1,447.27 Health Net SmartCare HNR Single \$0.00 \$917.95 \$917.95 Single \$0.00 \$359.90 \$1800.00 \$2,386.68 Kaiser CA KFR Single \$0.00 \$1727.47 \$1,727.47 Family \$0.00 \$1727.47 \$1,727.47 Family \$0.00 \$1727.47 \$1,727.47 Family \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* Single \$0.00 \$857.14 \$857.14 Two-Party \$50.00 \$857.14 \$857.14 Two-Party \$50.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$811.78 | \$811.78 | |
| Anthem Traditional HMO Single \$0.00 \$1122.68 \$1,122.68 Two-Party \$445.37 \$1800.00 \$2,245.37 Family \$1118.98 \$1800.00 \$2,918.98 Blue Shield Access+ BSA Single \$0.00 \$935.84 \$935.84 \$935.84 Two-Party \$633.19 \$1800.00 \$1,433.19 Blue Shield Trio BST Single \$0.00 \$801.76 \$801.76 \$801.76 Two-Party \$0.00 \$1603.51 \$1,603.51 \$1,603.51 \$1,603.51 \$1,603.51 \$2,084.57 Health Net Salud Y MAS HNM Single \$0.00 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 Family \$0.00 \$1147.27 \$1,447.27 Health Net SmartCare HNR Single \$0.00 \$556.64 \$556.64 \$591.795 Two-Party \$35.90 \$1800.00 \$1,835.90 \$2,386.68 KFR Single \$0.00 \$1,633.74 \$863.74 \$863.74 \$863.74 \$863.74 \$1,727.47 Family \$0.00 \$1,852.44 \$1800.00 \$1,852.44 \$1800.00 \$1,852.44 \$1800.00 \$2,245.72 UnitedHealth Care Alliance Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 \$857.14 Two-Party \$50.00 \$857.14 \$857.14 \$857.14 | Two-Party | | \$0.00 | \$1623.55 | \$1,623.55 | |
| \$0.00 | Family | | \$310.62 | \$1800.00 | \$2,110.62 | |
| Two-Party \$445.37 \$1800.00 \$2,245.37 Family \$1118.98 \$1800.00 \$2,918.98 Blue Shield Access + BSA \$1800.00 \$935.84 \$935.84 \$935.84 Two-Party \$71.69 \$1800.00 \$1,871.69 Family \$633.19 \$1800.00 \$2,433.19 Blue Shield Trio BST \$1800.00 \$801.76 \$801.76 \$801.76 \$801.76 Two-Party \$0.00 \$1603.51 \$1,603.51 | Anthem Traditional HMO | AHT | | | | |
| Samily | Single | | \$0.00 | \$1122.68 | \$1,122.68 | |
| Blue Shield Access+ Single Sin | Two-Party | | \$445.37 | \$1800.00 | \$2,245.37 | |
| Single \$0.00 \$935.84 \$935.84 Two-Party \$71.69 \$1800.00 \$1,871.69 Family \$633.19 \$1800.00 \$2,433.19 Blue Shield Trio BST \$0.00 \$801.76 \$801.76 Single \$0.00 \$1603.51 \$1,603.51 Family \$284.57 \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR \$1000 \$1447.27 \$1,447.27 Health Net SmartCare HNR \$1800.00 \$1,835.90 \$170.95 Two-Party \$35.90 \$1800.00 \$1,835.90 \$1800.00 \$2,386.68 Kaiser CA KFR \$600 \$863.74 \$863.74 \$863.74 \$1,727.47 \$1,727.47 \$1,727.47 \$1,727.47 \$1,727.47 \$1,727. | Family | | \$1118.98 | \$1800.00 | \$2,918.98 | |
| Two-Party | Blue Shield Access+ | BSA | | | | |
| Samily | Single | | \$0.00 | \$935.84 | \$935.84 | |
| Blue Shield Trio | Two-Party | | \$71.69 | \$1800.00 | \$1,871.69 | |
| Single \$0.00 \$801.76 \$801.76 Two-Party \$0.00 \$1603.51 \$1,603.51 Family \$284.57 \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM Single \$0.00 \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1113.29 \$1147.27 \$1,427.47 \$1,427.47 \$1,427.47 \$1,427.47 | Family | | \$633.19 | \$1800.00 | \$2,433.19 | |
| Two-Party \$0.00 \$1603.51 \$1,603.51 Family \$284.57 \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM Single \$0.00 \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR Single \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR Single \$0.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$55.44 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Blue Shield Trio | BST | | | | |
| Family \$284.57 \$1800.00 \$2,084.57 Health Net Salud Y MAS HNM Single \$0.00 \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR Single \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR Single \$0.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$801.76 | \$801.76 | |
| Health Net Salud Y MAS | Two-Party | | \$0.00 | \$1603.51 | \$1,603.51 | |
| Single \$0.00 \$556.64 \$556.64 Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR \$1,447.27 \$1,447.27 Health Net SmartCare HNR \$1,447.27 \$1,447.27 Single \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR \$50.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 | Family | | \$284.57 | \$1800.00 | \$2,084.57 | |
| Two-Party \$0.00 \$1113.29 \$1113.29 Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR \$1,447.27 \$1,447.27 Single \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR \$60.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Health Net Salud Y MAS | HNM | | | | |
| Family \$0.00 \$1447.27 \$1,447.27 Health Net SmartCare HNR \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$2,386.68 Kaiser CA KFR \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$556.64 | \$556.64 | |
| Health Net SmartCare | Two-Party | | \$0.00 | \$1113.29 | \$1113.29 | |
| Single \$0.00 \$917.95 \$917.95 Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR \$0.00 \$863.74 \$863.74 Single \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$1800.00 \$1,852.44 Family \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Family | | \$0.00 | \$1447.27 | \$1,447.27 | |
| Two-Party \$35.90 \$1800.00 \$1,835.90 Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR Single \$0.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Health Net SmartCare | HNR | | | | |
| Family \$586.68 \$1800.00 \$2,386.68 Kaiser CA KFR \$0.00 \$863.74 \$863.74 Single \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$917.95 | \$917.95 | |
| Kaiser CA KFR \$0.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Two-Party | | \$35.90 | \$1800.00 | \$1,835.90 | |
| Single \$0.00 \$863.74 \$863.74 Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Family | | \$586.68 | \$1800.00 | \$2,386.68 | |
| Two-Party \$0.00 \$1727.47 \$1,727.47 Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Kaiser CA | KFR | | | | |
| Family \$445.72 \$1800.00 \$2,245.72 UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$863.74 | \$863.74 | |
| UnitedHealth Care Alliance UHC Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Two-Party | | \$0.00 | \$1727.47 | \$1,727.47 | |
| Single \$0.00 \$926.22 \$926.22 Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Family | | \$445.72 | \$1800.00 | \$2,245.72 | |
| Two-Party \$52.44 \$1800.00 \$1,852.44 Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | UnitedHealth Care Alliance | UHC | | | | |
| Family \$608.17 \$1800.00 \$2,408.17 UnitedHealth Care Harmony* UHR \$0.00 \$857.14 \$857.14 Single \$0.00 \$1714.27 \$1,714.27 | Single | | \$0.00 | \$926.22 | \$926.22 | |
| UnitedHealth Care Harmony* UHR Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Two-Party | | \$52.44 | \$1800.00 | \$1,852.44 | |
| Single \$0.00 \$857.14 \$857.14 Two-Party \$0.00 \$1714.27 \$1,714.27 | Family | | \$608.17 | \$1800.00 | \$2,408.17 | |
| Two-Party \$0.00 \$1714.27 \$1,714.27 | UnitedHealth Care Harmony* | UHR | | | | |
| | Single | | \$0.00 | \$857.14 | \$857.14 | |
| Family \$428.56 \$1800.00 \$2,228.56 | Two-Party | | \$0.00 | \$1714.27 | \$1,714.27 | |
| | Family | | \$428.56 | \$1800.00 | \$2,228.56 | |

^{*}New Plan for 2022



CLASSIFIED & CERTIFICATED - FULL TIME (6 - 8 HOURS)

| CalPERS PPO Plans | | Monthly Premiums (10 months) | | |
|---------------------|-----------|------------------------------|-----------------------|------------------|
| PLAN TYPE | PLAN CODE | EMPLOYEE DEDUCTION | EMPLOYER CONTRIBUTION | TOTAL PREMIUM |
| PERS Gold PPO* | APS | | | |
| Single | | \$0.00 | \$690.67 | \$690.67 |
| Two-Party | | \$0.00 | \$1381.34 | \$1,381.34 |
| Family | | \$0.00 | \$1795.75 | \$1,795.75 |
| PERS Platinum PPO** | PPL | | | |
| Single | | \$0.00 | \$1036.04 | \$1,036.04 |
| Two-Party | | \$272.09 | \$1800.00 | \$2,072.09 |
| Family | | \$893.71 | \$1800.00 | \$2,693.71 |

^{*}Previously PERS Select PPO. Maintains the same network and 80/20 Benefit Design.

| Dental, Vision & Life | | Monthly Premiums (10 months) | | |
|-----------------------|-----------|------------------------------|-----------------------|------------------|
| PLAN TYPE | PLAN CODE | EMPLOYEE DEDUCTION | EMPLOYER CONTRIBUTION | TOTAL PREMIUM |
| Dental | | | | |
| Delta Premier | DER | | | |
| Single | | \$0.00 | \$82.80 | \$82.80 |
| Two-Party | | \$56.04 | \$82.80 | \$138.84 |
| Family | | \$115.32 | \$82.80 | \$198.12 |
| MetLife (HMO) | MET | \$0.00 | \$41.43 | \$41.43 |
| Vision | | | | |
| VSP (PPO) | VSR | | | |
| Single | | \$0.00 | \$10.87 | \$10.87 |
| Two-Party | | \$9.21 | \$10.87 | \$20.08 |
| Family | | \$20.75 | \$10.87 | \$31.62 |
| LIFE | | | | |
| Mutual of Omaha | TRA | \$0.00 | \$5.70 | \$5.70 |

^{**}Transition from PERS Choice/PERS Care PPO. Maintains the same network and 90/10 Benefit Design.