

## EL RANCHO UNIFIED SCHOOL DISTRICT

## **2022 Health Benefit Rate Summary**

**Orange County** 

## 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 \$1709.83 \$1,709.83 Family \$422.78 \$1800.00 \$2,222.78 Anthem Traditional HMO AHT  Single \$0.00 \$1208.56 \$1,208.56 Two-Party \$617.11 \$1800.00 \$2,417.11 Family \$1342.25 \$1800.00 \$3,142.25 Blue Shield Access+  BSA  Single \$0.00 \$1080.26 \$1080.26 Two-Party \$360.53 \$1800.00 \$2,160.53 Family \$1008.68 \$1800.00 \$2,260.53 Family \$1008.68 \$1800.00 \$2,200.53 Family \$1008.68 \$1800.00 \$2,200.53 Family \$5108.68 \$1800.00 \$2,200.53 Family \$5108.68 \$1800.00 \$2,200.53 Family \$5108.68 \$1800.00 \$2,200.53 Family \$5108.68 \$1800.00 \$2,200.68 Blue Shield Trio BST  Single \$0.00 \$891.24 \$891.24 Two-Party \$0.00 \$1782.48 \$1,782.48 Family \$517.22 \$1800.00 \$2,317.22 Health Net Salud Y MAS HNM Single \$0.00 \$657.91 \$657.91 Two-Party \$0.00 \$1315.82 \$1315.82 Family \$0.00 \$1710.58 \$1,710.58 Health Net SmartCare HNR Single \$0.00 \$1014.83 \$1014.83 Two-Party \$229.66 \$1800.00 \$2,029.66 Family \$938.55 \$1800.00 \$2,029.66 Family \$938.55 \$1800.00 \$2,029.66 Family \$938.55 \$1800.00 \$2,029.66 Family \$0.00 \$1694.45 \$1,694.45 Family \$402.78 \$1800.00 \$2,202.78 UnitedHealth Care Alliance UHC Single \$0.00 \$930.11 \$930.11 Two-Party \$60.22 \$1800.00 \$1,860.22 Family \$618.28 \$1800.00 \$2,418.28 UnitedHealth Care Harmony* Single \$0.00 \$939.29 \$939.29 Fwo-Party \$60.00 \$939.29 \$939.29 Fwo-Party \$78.58 \$1800.00 \$1,878.58	Anthem Select HMO	AHS			
Family	Single		\$0.00	\$854.92	\$854.92
Anthem Traditional HMO Single	Two-Party		\$0.00	\$1709.83	\$1,709.83
\$0.00	Family		\$422.78	\$1800.00	\$2,222.78
Two-Party	Anthem Traditional HMO	AHT			
Single	Single		\$0.00	\$1208.56	\$1,208.56
Blue Shield Access+   BSA   \$0.00   \$1080.26   \$1240.00   \$2,160.53   \$1800.00   \$2,808.68   \$1800.00   \$2,808.68   \$1800.00   \$2,808.68   \$1080.26   \$1	Two-Party		\$617.11	\$1800.00	\$2,417.11
Single         \$0.00         \$1080.26         \$1080.26           Two-Party         \$360.53         \$1800.00         \$2,160.53           Family         \$1008.68         \$1800.00         \$2,808.68           Blue Shield Trio         BST         Single         \$891.24         \$891.24           Two-Party         \$0.00         \$1782.48         \$1,782.48           Family         \$517.22         \$1800.00         \$2,317.22           Health Net Salud Y MAS         HNM         Single         \$0.00         \$657.91         \$657.91           Two-Party         \$0.00         \$1315.82         \$	Family		\$1342.25	\$1800.00	\$3,142.25
Two-Party         \$360.53         \$1800.00         \$2,160.53           Family         \$1008.68         \$1800.00         \$2,808.68           Blue Shield Trio         BST         \$0.00         \$891.24         \$891.24           Single         \$0.00         \$1782.48         \$1,782.48           Family         \$517.22         \$1800.00         \$2,317.22           Health Net Salud Y MAS         HNM         \$0.00         \$657.91         \$657.91           Two-Party         \$0.00         \$1315.82         \$1315.82           Family         \$0.00         \$1710.58         \$1,710.58           Health Net SmartCare         HNR         \$0.00         \$1014.83         \$1014.83           Single         \$0.00         \$1014.83         \$1014.83         \$1014.83           Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$0.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$66.22<	Blue Shield Access+	BSA			
Family \$1008.68 \$1800.00 \$2,808.68  Blue Shield Trio BST  Single \$0.00 \$891.24 \$891.24  Two-Party \$0.00 \$1782.48 \$1,782.48  Family \$517.22 \$1800.00 \$2,317.22  Health Net Salud Y MAS  Single \$0.00 \$657.91 \$657.91  Two-Party \$0.00 \$1315.82 \$1315.82  Family \$0.00 \$1315.82 \$1315.82  Family \$0.00 \$1710.58 \$1,710.58  Health Net SmartCare HNR  Single \$0.00 \$1014.83 \$1014.83  Two-Party \$229.66 \$1800.00 \$2,029.66  Family \$838.55 \$1800.00 \$2,638.55  Kaiser CA KFR  Single \$0.00 \$847.22 \$847.22  Two-Party \$0.00 \$1694.45 \$1,694.45  Family \$402.78 \$1800.00 \$2,202.78  UnitedHealth Care Alliance UHC  Single \$0.00 \$930.11 \$930.11  Two-Party \$66.22 \$1800.00 \$2,418.28  UnitedHealth Care Harmony* UHR  Single \$0.00 \$939.29 \$939.29  Two-Party \$0.00 \$939.29 \$939.29  Two-Party \$78.58 \$1800.00 \$1,878.58	Single		\$0.00	\$1080.26	\$1080.26
Blue Shield Trio Single	Two-Party		\$360.53	\$1800.00	\$2,160.53
Single         \$0.00         \$891.24         \$891.24           Two-Party         \$0.00         \$1782.48         \$1,782.48           Family         \$517.22         \$1800.00         \$2,317.22           Health Net Salud Y MAS         HNM         \$657.91         \$657.91           Single         \$0.00         \$657.91         \$657.91           Two-Party         \$0.00         \$1315.82         \$1315.82           Family         \$0.00         \$1710.58         \$1,710.58           Health Net SmartCare         HNR         \$1014.83         \$1014.83           Single         \$0.00         \$1014.83         \$1014.83           Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$1694.45         \$1,694.45           Single         \$0.00         \$930.11         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*	Family		\$1008.68	\$1800.00	\$2,808.68
Two-Party \$0.00 \$1782.48 \$1,782.48 Family \$517.22 \$1800.00 \$2,317.22 Health Net Salud Y MAS HNM Single \$0.00 \$657.91 \$657.91 Two-Party \$0.00 \$1315.82 \$1315.82 Family \$0.00 \$1710.58 \$1,710.58 Health Net SmartCare HNR Single \$0.00 \$1014.83 \$1014.83 Two-Party \$229.66 \$1800.00 \$2,029.66 Family \$838.55 \$1800.00 \$2,638.55 Kaiser CA KFR Single \$0.00 \$847.22 \$847.22 Two-Party \$0.00 \$1694.45 \$1,694.45 Family \$402.78 \$1800.00 \$2,202.78 UnitedHealth Care Alliance UHC Single \$0.00 \$930.11 \$930.11 Two-Party \$660.22 \$1800.00 \$2,418.28 UnitedHealth Care Harmony* UHR Single \$0.00 \$939.29 \$939.29 Two-Party \$60.00 \$1800.00 \$1,860.22 Two-Party \$618.28 \$1800.00 \$2,418.28 UnitedHealth Care Harmony* UHR Single \$0.00 \$939.29 \$939.29 Two-Party \$78.58 \$1800.00 \$1,878.58	Blue Shield Trio	BST			
Family \$517.22 \$1800.00 \$2,317.22  Health Net Salud Y MAS HNM  Single \$0.00 \$657.91 \$657.91  Two-Party \$0.00 \$1315.82 \$1315.82  Family \$0.00 \$1710.58 \$1,710.58  Health Net SmartCare HNR  Single \$0.00 \$1014.83 \$1014.83  Two-Party \$229.66 \$1800.00 \$2,029.66  Family \$838.55 \$1800.00 \$2,638.55  Kaiser CA KFR  Single \$0.00 \$847.22 \$847.22  Two-Party \$0.00 \$1694.45 \$1,694.45  Family \$402.78 \$1800.00 \$2,202.78  UnitedHealth Care Alliance UHC  Single \$0.00 \$930.11 \$930.11  Two-Party \$60.22 \$1800.00 \$2,418.28  UnitedHealth Care Harmony* UHR  Single \$0.00 \$939.29 \$939.29  Two-Party \$0.00 \$1800.00 \$1,878.58	Single		\$0.00	\$891.24	\$891.24
Health Net Salud Y MAS	Two-Party		\$0.00	\$1782.48	\$1,782.48
Single         \$0.00         \$657.91         \$657.91           Two-Party         \$0.00         \$1315.82         \$1315.82           Family         \$0.00         \$1710.58         \$1,710.58           Health Net SmartCare         HNR             Single         \$0.00         \$1014.83         \$1014.83           Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR             Single         \$0.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC             Single         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR            Single         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Family		\$517.22	\$1800.00	\$2,317.22
Two-Party         \$0.00         \$1315.82         \$1315.82           Family         \$0.00         \$1710.58         \$1,710.58           Health Net SmartCare         HNR         \$0.00         \$1014.83         \$1014.83           Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$0.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Health Net Salud Y MAS	HNM			
Family \$0.00 \$1710.58 \$1,710.58  Health Net SmartCare HNR  Single \$0.00 \$1014.83 \$1014.83  Two-Party \$229.66 \$1800.00 \$2,029.66  Family \$838.55 \$1800.00 \$2,638.55  Kaiser CA KFR  Single \$0.00 \$847.22 \$847.22  Two-Party \$0.00 \$1694.45 \$1,694.45  Family \$402.78 \$1800.00 \$2,202.78  UnitedHealth Care Alliance UHC  Single \$0.00 \$930.11 \$930.11  Two-Party \$60.22 \$1800.00 \$2,418.28  UnitedHealth Care Harmony*  UHR  Single \$0.00 \$939.29 \$939.29  Two-Party \$78.58 \$1800.00 \$1,878.58	Single		\$0.00	\$657.91	\$657.91
Health Net SmartCare	Two-Party		\$0.00	\$1315.82	\$1315.82
Single         \$0.00         \$1014.83         \$1014.83           Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         Single         \$0.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Family		\$0.00	\$1710.58	\$1,710.58
Two-Party         \$229.66         \$1800.00         \$2,029.66           Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$60.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Health Net SmartCare	HNR			
Family         \$838.55         \$1800.00         \$2,638.55           Kaiser CA         KFR         \$0.00         \$847.22         \$847.22           Single         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Single		\$0.00	\$1014.83	\$1014.83
Kaiser CA         KFR         \$0.00         \$847.22         \$847.22           Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Two-Party		\$229.66	\$1800.00	\$2,029.66
Single       \$0.00       \$847.22       \$847.22         Two-Party       \$0.00       \$1694.45       \$1,694.45         Family       \$402.78       \$1800.00       \$2,202.78         UnitedHealth Care Alliance       UHC       Single       \$0.00       \$930.11       \$930.11         Two-Party       \$60.22       \$1800.00       \$1,860.22         Family       \$618.28       \$1800.00       \$2,418.28         UnitedHealth Care Harmony*       UHR       \$0.00       \$939.29       \$939.29         Two-Party       \$78.58       \$1800.00       \$1,878.58	Family		\$838.55	\$1800.00	\$2,638.55
Two-Party         \$0.00         \$1694.45         \$1,694.45           Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Kaiser CA	KFR			
Family         \$402.78         \$1800.00         \$2,202.78           UnitedHealth Care Alliance         UHC         \$930.11         \$930.11           Single         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Single		\$0.00	\$847.22	\$847.22
UnitedHealth Care Alliance         UHC           Single         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Two-Party		\$0.00	\$1694.45	\$1,694.45
Single         \$0.00         \$930.11         \$930.11           Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Family		\$402.78	\$1800.00	\$2,202.78
Two-Party         \$60.22         \$1800.00         \$1,860.22           Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	UnitedHealth Care Alliance	UHC			
Family         \$618.28         \$1800.00         \$2,418.28           UnitedHealth Care Harmony*         UHR         \$0.00         \$939.29         \$939.29           Single         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Single		\$0.00	\$930.11	\$930.11
UnitedHealth Care Harmony*         UHR           Single         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Two-Party		\$60.22	\$1800.00	\$1,860.22
Single         \$0.00         \$939.29         \$939.29           Two-Party         \$78.58         \$1800.00         \$1,878.58	Family		\$618.28	\$1800.00	\$2,418.28
Two-Party \$78.58 \$1800.00 \$1,878.58	UnitedHealth Care Harmony*	UHR			
	Single		\$0.00	\$939.29	\$939.29
Family \$642.14 \$1800.00 \$2,442.14	Two-Party		\$78.58	\$1800.00	\$1,878.58
	Family		\$642.14	\$1800.00	\$2,442.14

<sup>\*</sup>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	\$705.34	\$705.34
Two-Party		\$0.00	\$1410.67	\$1,410.67
Family		\$33.88	\$1800.00	\$1,833.88
PERS Platinum PPO**	PPL			
Single		\$0.00	\$1058.62	\$1,058.62
Two-Party		\$317.23	\$1800.00	\$2,117.23
Family		\$952.40	\$1800.00	\$2,752.40

<sup>\*</sup>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				
<b>Delta Premier</b>	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

<sup>\*\*</sup>Transition from PERS Choice/PERS Care PPO. Maintains the same network and 90/10 Benefit Design.