



Monthly Health Premium Rates for 2016

Vision:

Employee Group	Plan	Level	Employee Only	2-Party	Family
Administrators (MHELA)	VSP (<u>no</u> Open Enrollment)	Low	\$6.31	\$12.62	\$23.85
		High *	\$8.62	\$17.24	\$32.57
		Premium	\$13.06	\$26.12	\$49.36
Certificated and Classified (MHFT and SEIU)	VSP	Low	\$5.39	\$12.35	\$22.15
		Medium *	\$6.42	\$14.72	\$26.39
		High	\$8.88	\$20.34	\$36.48

* Standard conversion level for those enrolled in 2015 plans

Dental:

Employee Group	Plan	Level	Employee Only	2-Party	Family
(available to all employee groups)	Delta Premier (<u>no</u> Open Enrollment)	Low	\$50.95	\$101.90	\$172.26
		High *	\$59.14	\$118.26	\$199.96
		Premium	\$65.44	\$130.87	\$221.24
	DeltaCare USA / PMI		\$25.34	\$41.87	\$61.65

* Standard conversion level for those enrolled in 2015 plans

Medical:

Employee Group	Plan Provider		Employee Only *	2-Party *	Family *
(available to all employee groups) Managed by CalPERS Health Program Visit calpers.ca.gov for rates by zip code and health program publications	HMO	Anthem Select HMO	\$721.79	\$1443.58	\$1876.65
		Anthem Traditional HMO	\$855.42	\$1710.84	\$2224.09
		Blue Shield Access +	\$1016.18	\$2032.36	\$2642.07
		Blue Shield NetValue	\$1033.86	\$2067.72	\$2688.04
		HealthNet SmartCare (HNC)	\$808.44	\$1616.88	\$2101.94
		Kaiser Permanente (CA)	\$746.47	\$1492.94	\$1940.82
	PPO	PERS Choice (c/o of Anthem Blue Cross)	\$798.36	\$1596.72	\$2075.74
		PERS Select (c/o of Anthem Blue Cross)	\$730.07	\$1460.14	\$1898.18
		PERS Care (c/o of Anthem Blue Cross)	\$889.27	\$1778.54	\$2312.10

* These medical rates are for Bay Area residents only / visit calpers.ca.gov to confirm if you live outside the Bay Area



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Health Benefit Providers			
Provider/Vendor	Telephone	Website Address	Benefits Provided
CalPERS Health Program	888-CalPERS or (888) 225-7377	calpers.ca.gov	Medical plan
Delta Dental	(800) 765-6003	deltadental.com	Dental plan
Vision Service Plan (VSP)	(800) 877-7195	vsp.com	Vision plan

Fringe Benefit Providers			
Provider/Vendor	Telephone	Website Address	Benefits Provided
American Fidelity	(800) 654-8489	americanfidelity.com	Accident-Only insurance Cancer insurance Critical Illness insurance Disability insurance Flex Spending Arrangement Life insurance
CalPERS Long-Term Care	800-908-9119	calperslongtermcare.com	Long-term care
Commuter Check	(888) 235-9223	commutercheck.com	Pre-tax dollars for the employee's use of public transit
Tax Deferred Solutions (TDS)	(866) 446-1072	403bcompare.com or tdsgroup.org	403b and 457b investment plans
US Life/AIG (broker Jim Kwon)	(408) 627-9927	4jkwon@gmail.com	Disability insurance Life insurance

Summary of the most common guidelines:

- New employees must enroll within two weeks of the first day worked
- Proof of eligibility will be required when enrolling dependents (SS card, birth/marriage certificate, etc.)
- No Open Enrollment on page 1 means that those plans are only offered at the time of hire/qualifying event
- Unless there is a qualifying event, additions and changes are done only during Open Enrollment and proof of the qualifying event must be submitted within 30 days of the qualifying event occurrence
- Health benefits are deducted from paychecks one month in advance
- Fringe benefits are deducted from paychecks in arrears (i.e. same month deduction)
- For ratings of health plans and medical groups, visit opa.ca.gov (Office of the Patient Advocate)

This summary is not meant to be an all-inclusive list of the guidelines for employees. It is a summary for your convenience. Additional guidelines and policies are described in the Employee Benefits Handbook and other HR documents.

Questions? → Please contact HR/Employee Benefits at (408) 201-6019 or visit our website at staff.mhusd.org