



## Monthly Health Premium Rates for 2018

### Vision:

Employee Group	Plan	Level	Employee Only	2-Party	Family
(Available to all employee groups)	VSP (no Open Enrollment for MHELA Administrators)	Low	\$5.19	\$11.90	\$21.35
		Medium *	\$6.19	\$14.19	\$25.43
		High	\$8.56	\$19.60	\$35.16

\* 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 (no Open Enrollment)	Low	\$50.39	\$100.78	\$170.37
		High *	\$58.49	\$116.96	\$197.76
		Premium	\$64.72	\$129.43	\$218.81
	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 <a href="http://calpers.ca.gov">calpers.ca.gov</a> for rates by zip code and health program publications	HMO	Anthem Select HMO	\$856.41	\$1712.82	\$2226.67
		Anthem Traditional HMO	\$925.47	\$1850.94	\$2406.22
		Blue Shield Access +	\$889.02	\$1778.04	\$2311.45
		Health Net Smart Care (HNC)	\$863.48	\$1726.96	\$2245.05
		Kaiser Permanente (CA)	\$779.86	\$1559.72	\$2027.64
		United Healthcare	\$1371.81	\$2743.68	\$3566.78
	PPO	PERS Choice (c/o of Anthem Blue Cross)	\$800.27	\$1600.54	\$2080.70
		PERS Select (c/o of Anthem Blue Cross)	\$717.50	\$1435.00	\$1865.50
		PERS Care (c/o of Anthem Blue Cross)	\$882.45	\$1764.90	\$2294.37

\* These medical rates are for Bay Area residents only / visit [calpers.ca.gov](http://calpers.ca.gov) to confirm if you live outside the Bay Area



## Monthly Health Premium Rates for 2018

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

<b>Fringe Benefit Providers</b>			
Provider/Vendor	Telephone	Website Address	Benefits Provided
American Fidelity	(800) 365-8306	<a href="http://americanfidelity.com">americanfidelity.com</a>	Accident-Only insurance Cancer insurance Critical Illness insurance Disability insurance Flex Spending Arrangement Life insurance
CalPERS Long-Term Care	800-908-9119	<a href="http://calperslongtermcare.com">calperslongtermcare.com</a>	Long-term care
Commuter Check	(888) 235-9223	<a href="http://commutercheck.com">commutercheck.com</a>	Pre-tax dollars for the employee's use of public transit
Tax Deferred Solutions (TDS)	(866) 446-1072	<a href="http://403bcompare.com">403bcompare.com</a> or <a href="http://tdsgroup.org">tdsgroup.org</a>	403b and 457b investment plans
US Life/AIG (broker Jim Kwon)	(408) 629-9927	<a href="mailto:4jkwon@gmail.com">4jkwon@gmail.com</a>	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](http://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](http://staff.mhusd.org)**