



Monthly Health Premium Rates for 2019

Vision:

Employee Group	Plan	Level	Employee Only	2-Party	Family
Available to all employee groups	VSP	Low	\$5.19	\$11.90	\$21.35
		Medium	\$6.19	\$14.19	\$25.43
		High	\$8.56	\$19.60	\$35.16

Dental:

Employee Group	Plan	Level	Employee Only	2-Party	Family
Available to all employee groups	Delta Premier	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

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	\$831.44	\$1662.88	\$2161.74
		Anthem Traditional HMO	\$1111.13	\$2222.26	\$2888.94
		HealthNet SmartCare (HNC)	\$901.55	\$1803.10	\$2344.03
		Kaiser Permanente (CA)	\$768.25	\$1536.50	\$1997.45
	PPO	PERS Choice (c/o of Anthem Blue Cross)	\$866.27	\$1732.54	\$2252.30
		PERS Select (c/o of Anthem Blue Cross)	\$543.19	\$1086.38	\$1412.29
		PERS Care (c/o of Anthem Blue Cross)	\$1131.68	\$2263.36	\$2942.37

** 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	https://my.calpers.ca.gov/	Medical plan
Delta Dental	(800) 765-6003	https://www.deltadentalins.com/	Dental plan
Vision Service Plan (VSP)	(800) 877-7195	https://www.vsp.com/	Vision plan

Voluntary Benefit Providers			
Provider/Vendor	Telephone	Website Address	Benefits Provided
American Fidelity	(800) 365-8306	https://americanfidelity.com/	Accident-Only insurance Cancer insurance Critical Illness insurance Disability insurance Flex Spending Arrangement Life insurance
CalPERS Long-Term Care	800-908-9119	https://www.calperslongtermcare.com/	Long-term care
Commuter Check	(888) 235-9223	https://www.mycommutercheck.com/	Pre-tax dollars for the employee's use of public transit
Tax Deferred Solutions (TDS)	(866) 446-1072	https://www.403bcompare.com/ or https://tdsgroup.org/	403b and 457b investment plans
AXA Life & Disability (broker Jim Kwon)	(408) 629-9927	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.)
- 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