

Katy Lyon

From: Katy Lyon
Sent: Thursday, September 05, 2019 11:36 AM
To: Rene; 'freevcnet@aol.com'; Harry Culotta; John Woolley; Marie Soo Hoo; Pat Gage; Larry Manson; 'Joy Kobayashi'
Cc: Greg Gillespie; Laura Barroso; David El Fattal; Janice Endo
Subject: Message from Greg Gillespie
Attachments: VCCCD Proposal to AFT 7-18-19.pdf; VCCCD Health Benefits Committee Meetings Summary 2018-2019.docx; Overview - Key Points - Joint Benefit Committee Meetings 2018-2019.docx; Attachment to Overview of Key Points Final.pdf

Dear Rene and VCCCDRA Executive Board,

The VCCCD is currently in negotiations with SEIU and AFT and the discussions include salary and benefit items. The VCCCD's current linked salary and benefits proposal is attached for your review. Item 2 in the proposal states "The District will enter into an agreement with CalPERS to purchase medical benefits beginning July 1, 2020." Should this change occur, the District will be purchasing medical benefits for active employees through CalPERS. This would necessitate a change for retirees as well. The CalPERS coverage options include Kaiser as well as Anthem plans. Under CalPERS, all Medicare eligible Tier I and Tier II retirees would be required to be participating in Medicare parts A and B and will also be covered by a CalPERS Medicare Supplement Plan. **Please note that the VCCCD will cover the Medicare B premiums for eligible Tier I and Tier II retirees along with the CalPERS Medicare Supplement Plan.** This combination provides coverage that is equivalent to or exceeds the level of coverage for active employees under CalPERS. Tier I retirees who are not eligible for Medicare would be covered under the CalPERS options for active employees. The VCCCD, Burnham (benefits broker), and CalPERS will work together to assist retirees in signing up for Medicare.

The VCCCD is proposing this change in the medical benefits provider to reduce the costs of medical insurance. We are proposing changes that maintain quality medical benefits coverage for active and retired employees at a reasonable cost resulting in a sustainable balance of revenue with expenses moving forward.

The attached documents provide you with the detailed information that was discussed during joint meetings of the AFT/SEIU/Management benefits committees last year. The overviews include links to all of the presentations and information shared during these meetings.

Please contact Katy Lyon or Janice Endo in the Benefits Department, Human Resources at the VCCCD with any questions regarding this potential change.

We would truly appreciate it if you would forward this information to all retirees.

Thank you,

Greg

GREG GILLESPIE, PH.D.

CHANCELLOR

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**VCCCD Proposal to AFT
Articles 3 & 4 Benefits Proposal Linked with Salary Increase
July 18, 2019**

1. Employees will receive a 3% off-schedule bonus effective upon agreement for 2019-20. Then a 6% increase for 2020-21, effective on the one year anniversary of the agreement and a 1% increase for 2021-22 effective on the two year anniversary of the agreement.
2. The District will enter into an agreement with CalPERS to purchase medical benefits beginning July 1, 2020.
3. Effective July 1, 2020, the District will contribute an amount towards the health benefit premium equal to the CalPERS PERS Choice premium amount for the term of this agreement.
4. The foregoing off-schedule bonus and on-schedule salary increases are contingent upon the District entering CalPERS as set forth above.

FAQ

Note: These FAQs and general responses were created by the District and included with the proposal for clarity purposes.

1. **Q: Can I keep my current doctor?**
A: Yes. The District's current plan and proposed CalPERS plan both use Anthem and Kaiser as their medical service providers.
2. **Q: Will the coverage be the same?**
A: The coverage will be comparable. In the proposed CalPERS plan, some coverages are better and some are less. (See attached comparisons)
3. **Q: Will full-time employees have to pay more in health care premiums?**
A: The District has offered to pay 100% of the health care premiums for all CalPERS plans up to the cost of the PERS Choice plan during the term of this Collective Bargaining Agreement. At the expiration of this Collective Bargaining Agreement, the contribution by the District for medical would be negotiable, as would salary.
4. **Q: Will I have to pay more in co-pays and deductibles?**
Yes. However, these costs will be covered by the proposed salary increase.
5. **Q: I am a part-time employee, will I receive a salary increase also?**
A: Yes. The proposed salary increase would be offered to all employees.
6. **Q: Will the proposed salary increases have an impact on my retirement?**
A: Yes. An increase in salary will increase an employee's retirement benefit for his/her entire life.
7. **Q: Why are we changing medical plans?**
A: The District is changing medical plans to generate savings that would be used to provide salary increases, while maintaining comparable benefits coverage.
8. **Q: As a retiree, will I be able to buy medical insurance at a reasonable rate?**
A: Yes. Currently, employees who retire from the District cannot buy their existing health insurance upon retirement. However, the new plan will allow for this.

CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
Deductible			
Individual	none	none	none
Family	none	none	none
Out of pocket maximum			
Individual	\$1,500	\$1,500	\$1,500
Family	\$3,000	\$3,000	\$3,000
Office visit copay (PCP / specialist)	\$15 / \$15	\$20 / \$30	\$15 / \$15
Inpatient	100%	100%	100%
Outpatient surgery	\$15 Copay	\$20 Copay	\$15 Copay
Lab and X-ray	100%	100%	100%
Emergency services copay	\$50 Copay	\$100 Copay	\$50 Copay
Urgent care copay	\$15 Copay	\$20 Copay	\$15 Visit
Durable medical equipment	100%	100%	100%
Prescription drugs			
Formulary	traditional	traditional	traditional
Deductible	none	none	none
Generic	\$5	\$10	\$5
Brand name	\$10	\$20	\$20
Non formulary	N/A	N/A	N/A
Specialty	\$10	\$20	\$20
	100 Day Supply	30 Day Supply	30 Day Supply

CalPERS: Anthem – Current vs CalPERS



Ventura County Community College District

	Anthem Blue Cross		CalPERS	
	Faculty	ASCC	PERS Select	PERS Choice
Deductible *	In-Network	In-Network	In-Network	In-Network
Individual	\$200	\$200	*\$1,000 ¹	*\$500
Family	\$600	\$600	*\$2,000 ¹	*\$1000
Out of pocket maximum (coinsurance)				
Individual	\$1,500	\$1,700	\$3,000	\$3,000
Family	\$4,500	\$5,100	\$6,000	\$6,000
Out of pocket maximum (deductibles & copays)				
Individual	N/A	N/A	\$2,900	\$2,900
Family	N/A	N/A	\$5,800	\$5,800
Coinsurance (plan pays)	80%	80%	80%	80%
Office visit copay (PCP / specialist)	80%	\$20	*\$35 ² / \$35, ded waived	*\$20 / \$35, ded waived
Hospital coinsurance / copay				
Inpatient	No Charge	No Charge	ded, 80%	ded, 80%
Outpatient surgery	No Charge	No Charge	ded, 80%	ded, 80%
Lab and X-ray	No Charge	No Charge	ded, 80%	ded, 80%
Emergency services copay	No Charge	\$100	*\$50, ded, 80% (waived if admitted)	\$50*, ded, 80% (waived if admitted)
Urgent care copay	80%	\$20	*\$35, ded waived	*\$35, ded waived
Durable medical equipment	80%	80%	ded, 80%	ded, 80%
Prescription drugs				
Brand/Specialty Deductible	Brand Name \$50/member	Brand Name \$100/member	none	none
RX Copay				
30 day supply	\$10/\$30	\$10/\$30/\$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 day supply of Maintenance Medication a	\$10/\$30	\$10/\$30/\$50	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
RX Out of pocket maximum				
Individual	None	\$750	\$2,000	\$2,000
Family	None	\$1,500	\$4,000	\$4,000
Home Delivery	\$500/\$1,000	N/A	\$1,000	\$1,000

¹Five credits available to reduce deductible to \$500 Individual / \$1,000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification) ² Copay reduced to \$10 if enrolled with PPO Primary Care Physician

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is essential for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to ensure the validity of the findings.

3. The third part of the document describes the results of the data analysis and the key findings. It identifies the main trends and patterns observed in the data, as well as the implications for the organization's strategy and operations.

4. The fourth part of the document provides a detailed discussion of the implications of the findings. It explores the potential risks and opportunities associated with the data and offers recommendations for how the organization can best respond to these challenges.

5. The fifth part of the document concludes the report and summarizes the key points. It reiterates the importance of ongoing monitoring and evaluation of the data and the need for continued communication and collaboration among all stakeholders.

VCCCD Health Benefits Committee Meetings

2018 - 2019

September 6, 2018

- ASCC Health Benefits Committee Meeting: A review of current ASCC medical insurance plan benefits, rates, and enrollments along with a list of topic items to explore.
- AFT/Management Health Benefits Committee Meeting: A review of current faculty medical insurance plan benefits, rates, and enrollments along with a list of topic items to explore.
- School Pools 101 – Joint Meeting (ASCC – AFT/Management): A review of different potential pooled medical insurance providers for schools. The presentation includes detailed eligibility rules for five school pool organizations: California Public Employees' Retirement System (CalPERS); Self-Insured School of California (SISC); California's Valued Trust (CVT); California Schools Employee Benefits Association (CSEBA); and Voluntary Employee Beneficiary Association (VEBA). **Additional research by Burnham confirmed that CalPERS is the only school pool that would accept our district at this time and allow time for Medicare eligible retirees to enroll into Medicare Parts A & B within the first year.** The district is not eligible for consideration by the other school pool organizations due to lack of complete Medicare Parts A & B enrollments and participation among district retirees. The last page of the linked information includes a 5 year renewal rate comparison among PPO plans for the five school pool organizations.

October 4, 2018

- Retiree Benefits Options – Joint Meeting (ASCC – AFT/Management): A review of school pool eligibility rules for retirees, an example of how claims are covered for employees with Medicare and Anthem, details on medical insurance plan enrollments for active and retired employees including indication of Medicare eligibility and actual enrollments, Medicare premium costs illustrations with retiree supplement plan costs illustrations.

December 6, 2018

- Medical Benefits Homework Session – Joint Meeting (ASCC – AFT/Management): A review of district medical benefits data regarding Medicare enrollments and classification by Burnham and Human Resources identified inconsistencies. Considerable work was done by Burnham and Human Resources to correct the Medicare enrollments data. The correct data then allowed for accurate evaluation of costs for current plans and accurate estimates for scenarios of other options for active and retired employees. The process for developing and issuing a Request for Proposals (RFP) for providing medical benefits was reviewed.

January 17, 2019

- Retiree Benefits Options / Anthem Medicare Advantage Presentation – Joint Meeting (ASCC – AFT/Management): Presentation of three scenarios with cost savings estimates of having Medicare eligible retirees enrolling in Medicare and in a Medicare Supplement Plan. The scenarios provided ranges of potential net savings on premiums paid by the district.

February 7, 2019

- Renewal Update, CalPERS Review, and Other Items – Joint Meeting (ASCC – AFT/Management): A summary update of the premium renewals from Anthem and other insurance carriers for the renewal year beginning July 1, 2019. Presentation of the rationale to consider CalPERS as an option with details on plan rates, coverages, and total estimated savings. Information on Health Reimbursement Accounts, duplicate coverage situations, and opt-out incentives was also reviewed.

February 21, 2019

- CalPERS Presentation, Anthem Historical Renewal Data – Joint Meeting (ASCC – AFT/Management): CalPERS representative, Rod Wilkinson, presented details on participating with CalPERS for medical benefits coverage. Topics included history of CalPERS providing medical coverage, CalPERS health plans and benefit designs, steps to begin coverage through CalPERS, and options regarding vesting and access to medical coverage for all retirees. Burnham provided cost comparison estimates between the proposed Anthem renewal rates and CalPERS rates. They also provided a seven year comparison of Anthem renewal rates for the district for the ASCC and Faculty plans. The data included loss ratios, proposed renewal increases, and actual renewal increases. This was the first time that the members of the respective benefits committees

and administration became aware of the pooling of the plan increases over the past four years (including the plan year starting July 1, 2019). The pooling was apparently done unilaterally by the previous benefits broker and/or Anthem without clear designation of the change to the benefits committee or administration. Burnham has done considerable work to research the issue.

March 7, 2019

- Renewal Update, Anthem Rx Issue, CalPERS Review – Joint Meeting (ASCC – AFT/Management): Burnham representatives provided renewal update information for Anthem and Kaiser. The Anthem Right Drug Right Channel program was reviewed. Cost comparisons were made between current plan renewal rates and CalPERS plan rates. Specific questions from benefits committee members regarding CalPERS were answered.

March 19, 2019 – VCCCD Board of Trustees Regular Meeting

- Health Benefits Update: Steve Hall, AFT, Maria Urenda, SEIU, and Maggie Lepore, Burnham Benefits provided a detailed presentation to the Board of Trustees and members of the public in attendance. The presentation summarized the efforts of the Health Benefits Committees with support from Burnham on researching health care alternatives for current employees and retirees. The presentation also included a comparison of CalPERS prices and plan benefits to the district's current prices and plan benefits.

April 4, 2019

- Finalized Renewals, HRA Review – Joint Meeting (ASCC – AFT/Management): Details on the finalized renewals for insurance coverages were provided. An unblended renewal estimate for Anthem was provided by Burnham along with various scenarios including combining all employees into one plan. Details on Health Reimbursement Accounts were provided.

April 9, 2019 – VCCCD Board of Trustees Regular Meeting

- CalPERS Medical Benefits Review: Rod Wilkinson, CalPERS representative, provided information on the steps needed to move to the CalPERS medical coverage system along with details on plan options, rates, and benefits.

May 2, 2019

- Actuarial Value, Medicare Enrollment Review – Joint Meeting (ASCC – AFT/Management): A review of the actuarial values of the ASCC and faculty plans and details on Medicare Part B enrollments and discussion on efforts to support retiree Medicare enrollment.

Overview of Key Points from the Joint Meetings of the Health Benefits Committees

September 2018 to May 2019

(Including Two Board Presentations)

1. New Benefits Broker

The new benefits broker for the District, Burnham Benefits (representatives Maggie Lepore and Christian Hariot) attended each meeting and provided information requested by the committee members. The details on topics and information presented are available for your review on the Human Resources website.

2. Review of School Pool Providers

Comparative information on various school pool providers was reviewed to identify potential providers as possible options for consideration. CalPERS was determined to be the only school pool provider of medical benefits available as an option for the District to consider at this time. This is mainly due to the Medicare enrollment status of retired employees. CalPERS is the only school pool that will accept our District at this time and allow for Medicare eligible retirees to enroll into Medicare Parts A & B within the first year.

3. CalPERS Information and Comparisons

Considerable time was spent learning about CalPERS plan options, rates, and coverage details with comparison to current Anthem and Kaiser plans. The District currently purchases coverage directly from Anthem and Kaiser. Anthem and Kaiser coverage options are included within CalPERS plan options. The following are highlights of the comparisons:

- a. Cost comparisons between CalPERS Anthem PPO and Kaiser HMO plans and the current District health plans were analyzed. CalPERS plans use a 3 tier structure while the District plans use a composite rate. The District is proposing to contribute an amount towards the health benefit premium equal to the CalPERS PERS Choice PPO premium amount. This includes the CalPERS Kaiser HMO plan since the Kaiser premium is less than the CalPERS PERS Choice PPO premium. Please see the District's July 18, 2019 proposal to AFT Local 1828 and the District's July 25, 2019 proposal to SEIU Local 99. See pages 1-2 of the attachment for the cost comparisons.
- b. CalPERS plans for active employees offer 3 Basic PPO plan options and 7 Basic HMO plan options. See pages 3-5 of the attachment for the CalPERS plan options.
- c. Anthem PPO and Kaiser HMO plans are available through CalPERS. Active employees would have access to the same doctors as in the current District plans.

Coverages are very similar between the current Kaiser HMO and CalPERS Kaiser HMO plans. There are differences in many of the coverage categories between the current Anthem PPO plans and the CalPERS PERS Choice PPO Anthem plan. The annual out of pocket maximums increase by up to \$1,500.00 at the individual and family levels. Hospital charges have no charge with current Anthem PPO plans compared to a deductible plus 80% coverage for the CalPERS PERS Choice PPO Anthem plan. The annual out of pocket maximum with the CalPERS PERS Choice PPO Anthem plan is \$3,000.00 for individual and \$6,000.00 for family. The insurance plan would pay all covered expenses above the out of pocket maximum for the remainder of the plan year. See pages 6-7 of the attachment for comparison information for the current ASCC / Faculty plans and CalPERS.

- d. The Out of Pocket Maximum is the most an employee would have to pay for covered services in a plan year. After this amount is paid, the insurance plan covers 100% of any covered costs for the remainder of the plan year.
- e. Part-time employees would have access to purchase coverage from CalPERS. See page 8 of the attachment for the options available through CalPERS.
- f. Retired employees
 - a. Medicare ineligible retirees in Tier I would be covered by the active employee plans offered by CalPERS
 - b. Medicare Parts A and B eligible retirees with lifetime medical benefits would be covered by a CalPERS Medicare Supplement Plan along with Medicare. See pages 9-11 of the attachment for information on Medicare Supplement plan coverage.
 - c. The District will pay the Medicare Part B premium for all Medicare eligible Tier I and Tier II retirees. These retirees will also have the CalPERS Medicare Supplement Plan. The combination of Medicare plus the supplement plan provides these retirees with coverage that is equivalent or better than the active employee CalPERS coverage options.
- g. Any District full-time or part-time retiree would be eligible to purchase coverage from CalPERS upon concurrent retirement from the District and either CalPERS or CalSTRS.

CalPERS: Anthem – Current vs CalPERS



Ventura County Community College District
 CalPERS Medical Renewal - PPO Plans (B)
 January 1, 2019

	Anthem Blue Cross Faculty	Anthem Blue Cross ASCC	CalPERS PERS Select	CalPERS PERS Choice	CalPERS PERS Care
Current Rates	\$2,008.74	\$1,743.44	\$840.67 ¹	\$1,307.65 ¹	\$1,685.82 ¹
Proj. Renewal Rates	\$2,129.26 ²	\$1,848.05 ²			

1 Composite rate generated based on current Anthem enrollment by dependent tier. CalPERS rates are 3-tier in actuality.

2 Renewal rate estimated based on 6% anthem renewal increase. Final rates are pending.

CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
Current Rates	\$1,353.76	\$1,277.32	\$1,076.75 ¹
Renewal Rates	\$1,425.66	\$1,345.16	

1 Composite rate generated based on current Kaiser enrollment by dependent tier. CalPERS rates are 3-tier in actuality.

CalPERS Plans & Rates



Ventura County Community College District
 CalPERS Medical Renewal - HMO Plans (B)
 January 1, 2019

	CalPERS Anthem Select HMO	CalPERS Anthem Traditional HMO	CalPERS Blue Shield Access+ HMO	CalPERS Health Net Salud y Mas	CalPERS Health Net SmartCare	CalPERS Kaiser Permanente	CalPERS UnifedHealthcare
Deductible							
Individual	none	none	none	none	none	none	none
Family	none	none	none	none	none	none	none
Medical Out of pocket maximum							
Individual	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Family	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Office visit copay (PCP / specialist)	\$15 / \$15	\$15 / \$15	\$15 / \$30	\$15 / \$15	\$15 / \$15	\$15 / \$15	\$15 / \$15
Inpatient	100%	100%	100%	100%	100%	100%	100%
Outpatient surgery	100%	100%	100%	100%	100%	\$15	100%
Lab and X-ray	100% (100% complex)	100% (100% complex)	100% (100% complex)	100% (100% complex)	100% (100% complex)	100% (100% complex)	100% (100% complex)
Emergency services copay	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Urgent care copay	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Durable medical equipment	100%	100%	100%	100%	100%	100%	100%
Prescription drugs							
Brand/Specialty Deductible	none	none	none	none	none	none	none
RX Copay							
30 day supply	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20	\$5 / \$20 / \$50
Mail order - 90 day supply	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 (31-100 day)	\$10 / \$40 / \$100
RX Out of pocket maximum							
Individual	\$6,400	\$6,400	\$6,400	\$6,400	\$6,400	\$6,400	\$6,400
Family	\$12,800	\$12,800	\$12,800	\$12,800	\$12,800	\$12,800	\$12,800
Home Delivery	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	n/a	n/a

CalPERS Plans & Rates



Ventura County Community College District CalPERS Medical Renewal - PPO Plans (B) January 1, 2019

	CalPERS	CalPERS	CalPERS
	PERS Select ^{1,4}	PERS Choice	PERS Care
Deductible	In-Network	In-Network	In-Network
Individual	*\$1,000 ¹	*\$500	*\$500
Family	*\$2,000 ¹	*\$1,000	*\$1,000
Out of pocket maximum (coinsurance)			
Individual	\$3,000	\$3,000	\$2,000
Family	\$6,000	\$6,000	\$4,000
Out of pocket maximum (deductibles & copays)*			
Individual	\$2,900	\$2,900	\$3,900
Family	\$5,800	\$5,800	\$7,800
Coinsurance (plan pays)	80%	80%	90%
Office visit copay (PCP / specialist)	* \$35 ² / \$35, ded waived	* \$20 / \$35, ded waived	* \$20 / \$35, ded waived
Hospital coinsurance / copay			
Inpatient	ded, 80%	ded, 80%	\$250*, ded, 90%
Outpatient surgery	ded, 80%	ded, 80%	ded, 90%
Lab and X-ray	ded, 80%	ded, 80%	ded, 90%
Emergency services copay	* \$50, ded, 80% (waived if admitted)	* \$50, ded, 80% (waived if admitted)	* \$50, ded, 90%
Urgent care copay	* \$35, ded waived	* \$35, ded waived	* \$35, ded waived
Durable medical equipment	ded, 80%	ded, 80%	ded, 90%
Prescription drugs			
Brand/Specialty Deductible	none	none	none
RX Copay			
30 day supply	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 day supply of Maintenance Medication after 2nd fill	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
RX Out of pocket maximum			
Individual	\$2,000	\$2,000	\$2,000
Family	\$4,000	\$4,000	\$4,000
Home Delivery	\$1,000	\$1,000	\$1,000

1 Five credits available to reduce deductible to \$500 Individual / \$1,000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification)

2 PCP copay reduced to \$10 if enrolled with PPO Primary Care Physician

3 Children automatically at \$500 ded

4 Well-Mothers Program, register online, no \$3,000 maximum only deductible

CalPERS Plans & Rates



B & M Plan Rates

7/30/2018

CalPERS 2019 Monthly Premiums for Contracting Agencies Los Angeles Area Region Los Angeles, San Bernardino, Ventura									
Actives and Annuitants Effective Date: 1/1/2019 - 12/31/2019									
Basic Monthly Rate (B)									
PLAN	Employee Only	Plan Code	Party Rate	Employee & 1 Dependent	Plan Code	Party Rate	Employee & 2+ Dependents	Plan Code	Party Rate
Anthem HMO Select	\$627.07	413 1	1	\$1,254.14	413 2	2	\$1,630.38	413 3	3
Anthem HMO Traditional	878.48	402 1	1	1,756.96	402 2	2	2,284.05	402 3	3
BSC Access+	669.75	144 1	1	1,339.50	144 2	2	1,741.35	144 3	3
Health Net Salud y Más	356.50	443 1	1	713.00	443 2	2	926.90	443 3	3
Health Net SmartCare	584.27	408 1	1	1,168.54	408 2	2	1,519.10	408 3	3
Kaiser Permanente	618.64	306 1	1	1,237.28	306 2	2	1,608.46	306 3	3
PERS Choice	654.50	321 1	1	1,309.00	321 2	2	1,701.70	321 3	3
PERS Select	420.77	080 1	1	841.54	080 2	2	1,094.00	080 3	3
PERSCare	843.78	326 1	1	1,687.56	326 2	2	2,193.83	326 3	3
PORAC	774.00	207 1	1	1,623.00	207 2	2	2,076.00	207 3	3
UnitedHealthcare	669.61	428 1	1	1,339.22	428 2	2	1,740.99	428 3	3
Supplement/Managed Medicare Monthly Rate (M)									
PLAN	Employee Only	Plan Code	Party Rate	Employee & 1 Dependent	Plan Code	Party Rate	Employee & 2+ Dependents	Plan Code	Party Rate
Anthem Medicare Preferred Health Only	\$357.44	271 1	4	\$714.88	271 2	5	\$1,072.32	271 3	6
Anthem Medicare Preferred ¹ Health/Dental/Vision	357.44	166 1	4	714.88	166 2	5	1,072.32	166 3	6
Kaiser Senior Adv	323.74	316 1	4	647.48	316 2	5	971.22	316 3	6
Kaiser Senior Adv/Dental ²	323.74	493 1	4	647.48	493 2	5	971.22	493 3	6
PERS Choice Med Supp	360.41	331 1	4	720.82	331 2	5	1,081.23	331 3	6
PERS Select Med Supp	360.41	081 1	4	720.82	081 2	5	1,081.23	081 3	6
PERSCare Med Supp	394.83	336 1	4	789.66	336 2	5	1,184.49	336 3	6
PORAC Med Supp	513.00	208 1	4	1,022.00	208 2	5	1,635.00	208 3	6
UnitedHealthcare Grp Med Adv/PPO Health Only	299.37	382 1	4	598.74	382 2	5	898.11	382 3	6
UnitedHealthcare ³ Grp Med Adv/PPO Health/Dental/Vision	299.37	383 1	4	598.74	383 2	5	898.11	383 3	6

¹Dental and Vision coverage is an additional \$38.00 per member per month premium. You will be billed directly for this amount.

²Dental benefit is an additional \$15.05 per member per month premium. You will be billed directly for this amount.

³Dental and Vision coverage is an additional \$27.65 per member per month premium. You will be billed directly for this amount.

CalPERS: Kaiser – Current vs CalPERS



	Kaiser Current	Kaiser Current	Kaiser CalPERS
	Faculty	ASCC	CalPERS Plan
Deductible			
Individual	none	none	none
Family	none	none	none
Out of pocket maximum			
Individual	\$1,500	\$1,500	\$1,500
Family	\$3,000	\$3,000	\$3,000
Office visit copay (PCP / specialist)	\$15 / \$15	\$20 / \$30	\$15 / \$15
Inpatient	100%	100%	100%
Outpatient surgery	\$15 Copay	\$20 Copay	\$15 Copay
Lab and X-ray	100%	100%	100%
Emergency services copay	\$50 Copay	\$100 Copay	\$50 Copay
Urgent care copay	\$15 Copay	\$20 Copay	\$15 Visit
Durable medical equipment	100%	100%	100%
Prescription drugs			
Formulary	traditional	traditional	traditional
Deductible	none	none	none
Generic	\$5	\$10	\$5
Brand name	\$10	\$20	\$20
Non formulary	N/A	N/A	N/A
Specialty	\$10	\$20	\$20
	100 Day Supply	30 Day Supply	30 Day Supply

CalPERS: Anthem – Current vs CalPERS



Ventura County Community College District

	Anthem Blue Cross		CalPERS	
	Faculty	ASCC	PERS Select	PERS Choice
Deductible *	In-Network	In-Network	In-Network	In-Network
Individual	\$200	\$200	*\$1,000 ¹	*\$500
Family	\$600	\$600	*\$2,000 ¹	*\$1000
Out of pocket maximum (coinsurance)				
Individual	\$1,500	\$1,700	\$3,000	\$3,000
Family	\$4,500	\$5,100	\$6,000	\$6,000
Out of pocket maximum (deductibles & copays)				
Individual	N/A	N/A	\$2,900	\$2,900
Family	N/A	N/A	\$5,800	\$5,800
Coinsurance (plan pays)	80%	80%	80%	80%
Office visit copay (PCP / specialist)	80%	\$20	*\$35 ² / \$35, ded waived	*\$20 / \$35, ded waived
Hospital coinsurance / copay				
Inpatient	No Charge	No Charge	ded, 80%	ded, 80%
Outpatient surgery	No Charge	No Charge	ded, 80%	ded, 80%
Lab and X-ray	No Charge	No Charge	ded, 80%	ded, 80%
Emergency services copay	No Charge	\$100	*\$50, ded, 80% (waived if admitted)	\$50*, ded, 80% (waived if admitted)
Urgent care copay	80%	\$20	*\$35, ded waived	*\$35, ded waived
Durable medical equipment	80%	80%	ded, 80%	ded, 80%
Prescription drugs				
Brand/Specialty Deductible	Brand Name \$50/member	Brand Name \$100/member	none	none
RX Copay				
30 day supply	\$10/\$30	\$10/\$30/\$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 day supply of Maintenance Medication a	\$10/\$30	\$10/\$30/\$50	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
RX Out of pocket maximum				
Individual	None	\$750	\$2,000	\$2,000
Family	None	\$1,500	\$4,000	\$4,000
Home Delivery	\$500/\$1,000	N/A	\$1,000	\$1,000

¹Five credits available to reduce deductible to \$500 Individual / \$1,000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification) ²

Co pay reduced to \$10 if enrolled with PPO Primary Care Physician

CalPERS: Overview



7 Basic HMO Plans	3 Basic PPO Plans	6 Medicare Plans
Anthem Select	PERS Select	Anthem Traditional Medicare Advantage
Anthem Traditional	PERS Choice	Kaiser Permanente Senior Advantage
Blue Shield Access+	PERSCare	PERSCare Medicare Supplement PPO
HealthNet Salud y Mas	PORAC	PERS Choice Medicare Supplement PPO
HealthNet SmartCare		PERS Select Medicare Supplement PPO
Kaiser Permanente		UnitedHealthcare Group Medicare Advantage PPO
UnitedHealthcare SignatureValue Alliance		

Largest medical insurance pool in California:
 1.4 million individuals currently enrolled in
 CalPERS medical plans

Rating Region: Los Angeles, San Bernardino,
 Ventura

Scenario III



Medicare Eligible Counts

		With Part A&B	With Part A	
AFT	458	271	120	67
Retirees	294	160	81	53
Dependents	164	111	39	14

		With Part A&B	With Part A	
ASCC	453	337	81	35
Retirees	295	223	56	16
Dependents	158	114	25	19

Scenario III



Anthem Retiree Plan Options

Plan & Rate Comparison

	Anthem PPO Faculty	Anthem Retiree Faculty
Deductible (individual / family)	\$200 / \$600	\$200
Out of pocket max (individual / family)	\$1,500 / \$4,500	\$1,500
Office visit copay (PCP / specialist)	80%	\$0
Inpatient hospitalization	No Charge	100%
Prescription drugs	\$50 Ded, \$10 / \$30	\$50 Ded, \$10 / \$30

Retirees w/ Restrictive Medicare

<i>Single</i>	\$797.16	<i>Single</i>	\$556.44 / \$950.08 (B only)
<i>2 Party</i>	\$1,592.88		
<i>Family</i>	\$1,991.11		

Plan & Rate Comparison

	Anthem PPO ASCC	Anthem Retiree ASCC
Deductible (individual / family)	\$200 / \$600	\$200
Out of pocket max (individual / family)	\$1,700 / \$5,100	\$1,500
Office visit copay (PCP / specialist)	\$20	\$0
Inpatient hospitalization	No Charge	100%
Prescription drugs	\$100 Ded, \$10 / \$30 / \$50	\$100 Ded, \$10 / \$30 / \$50

Retirees w/ Restrictive Medicare

<i>Single</i>	\$691.91	<i>Single</i>	\$513.24 / \$924.81 (B only)
<i>2 Party</i>	\$1,382.52		
<i>Family</i>	\$1,728.20		

Impact to Active Rates & <65 Retiree Rates in Scenario II

AFT = \$2,214.58 | ASCC = \$1,884.64

Scenario III



Anthem Retiree Plan Options

Plan & Rate Comparison	Anthem PPO Faculty	Anthem Retiree Faculty
Deductible (individual / family)	\$200 / \$600	\$200
Out of pocket max (individual / family)	\$1,500 / \$4,500	\$1,500
Office visit copay (PCP / specialist)	80%	\$0
Inpatient hospitalization	No Charge	100%
Prescription drugs	\$50 Ded, \$10 / \$30	\$50 Ded, \$10 / \$30
Retirees Over 65 w/AB		
<i>Composite Rate</i>	\$2,008.74	<i>Single</i> \$556.44 / \$950.08 (B only)
Plan & Rate Comparison	Anthem PPO ASCC	Anthem Retiree ASCC
Deductible (individual / family)	\$200 / \$600	\$200
Out of pocket max (individual / family)	\$1,700 / \$5,100	\$1,500
Office visit copay (PCP / specialist)	\$20	\$0
Inpatient hospitalization	No Charge	100%
Prescription drugs	\$100 Ded, \$10 / \$30 / \$50	\$100 Ded, \$10 / \$30 / \$50
Retirees w/ Restrictive Medicare		
<i>Composite Rate</i>	\$1,743.44	<i>Single</i> \$513.24 / \$924.81 (B only)

Impact to Active Rates & <65 Retiree Rates in Scenario II

AFT = \$2,214.58 | ASCC = \$1,884.64