

CalPERS 2016 State Health Premiums

Association Health Plans Only

June PHBC Final Proposed Premiums

Basic	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
CAHP	620.79	1,205.17	1,576.26	620.79	1,205.17	1,576.26	0.00%
CCPOA North	681.33	1,365.26	1,843.13	681.33	1,365.26	1,843.13	0.00%
CCPOA South	561.88	1,126.30	1,521.82	561.88	1,126.30	1,521.82	0.00%
PORAC	675.00	1,292.00	1,642.00	699.00	1,399.00	1,789.00	8.03%

Total ASN Basic Change	2.52%
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Medicare	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
CAHP	372.00	688.00	874.00	372.00	688.00	874.00	0.00%
CCPOA	447.79	897.61	1,342.41	435.34	872.56	1,304.91	-2.79%
PORAC	402.00	802.00	1,281.00	442.00	881.00	1,408.00	9.88%

Total ASN Medicare Change	2.49%
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CalPERS 2016 State Health Premiums - HMOs Only

June PHBC Final Proposed Premiums - Alternative 1

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$639.45	\$1,278.90	\$1,662.57	\$695.77	\$1,391.54	\$1,809.00	8.81%
Anthem HMO Traditional	727.34	1,454.68	1,891.08	752.48	1,504.96	1,956.45	3.46%
BSC Access+	718.16	1,436.32	1,867.22	767.45	1,534.90	1,995.37	6.86%
BSC NetValue	670.36	1,340.72	1,742.94	761.20	1,522.40	1,979.12	13.55%
Health Net Salud y Más	535.97	1,071.94	1,393.52	552.39	1,104.78	1,436.21	3.06%
Health Net SmartCare	671.47	1,342.94	1,745.82	651.23	1,302.46	1,693.20	-3.01%
Kaiser	633.04	1,266.08	1,645.90	661.76	1,323.52	1,720.58	4.54%
Kaiser Out of State	922.78	1,845.56	2,399.23	930.29	1,860.58	2,418.75	0.81%
Sharp	586.38	1,172.76	1,524.59	574.73	1,149.46	1,494.30	-1.99%
UnitedHealthcare	642.40	1,284.80	1,670.24	625.78	1,251.56	1,627.03	-2.59%
Total Basic Change		7.21%					

Medicare	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross ^{a/}	\$445.38	\$890.76	\$1,336.14				
Blue Shield ^{a/}	352.63	705.26	1,057.89				
Health Net ^{a/}	276.85	553.70	830.55				
Kaiser CA	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
Kaiser Out of State	390.47	780.94	1,171.41	297.23	594.46	891.69	-23.88%
Sharp ^{a/}	327.66	655.32	982.98				
UnitedHealthcare	267.41	534.82	802.23	320.98	641.96	962.94	
Total HMO Medicare Change		-3.46%					

a/ Medicare healthplan is not available in 2016 under the Single Carrier Proposal

CalPERS 2016 Health Premiums - Regional Contracting Agencies - HMOs Only June PHBC Final Proposed Premiums - Alternative 1

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premium Rates - Bay Area							
<i>Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba</i>							
Anthem HMO Select	\$662.41	\$1,324.82	\$1,722.27	\$721.79	\$1,443.58	\$1,876.65	8.96%
Anthem HMO Traditional	827.57	1,655.14	2,151.68	855.42	1,710.84	2,224.09	3.37%
Blue Shield Access+	928.87	1,857.74	2,415.06	1,016.18	2,032.36	2,642.07	9.40%
Blue Shield NetValue	870.60	1,741.20	2,263.56	1,033.86	2,067.72	2,688.04	18.75%
Health Net SmartCare ^{a/}				808.44	1,616.88	2,101.94	
Kaiser CA	714.45	1,428.90	1,857.57	746.47	1,492.94	1,940.82	4.48%
UnitedHealthcare	850.67	1,701.34	2,211.74	955.44	1,910.88	2,484.14	12.32%
Basic Premium Rates - Sacramento Area							
<i>El Dorado, Placer, Sacramento, and Yolo</i>							
Anthem HMO Select	\$811.14	\$1,622.28	\$2,108.96	\$902.07	\$1,804.14	\$2,345.38	11.21%
Anthem HMO Traditional	940.16	1,880.32	2,444.42	1,112.54	2,225.08	2,892.60	18.34%
Blue Shield Access+	809.22	1,618.44	2,103.97	885.33	1,770.66	2,301.86	9.41%
Blue Shield NetValue	758.45	1,516.90	1,971.97	900.73	1,801.46	2,341.90	18.76%
Health Net SmartCare ^{a/}				747.55	1,495.10	1,943.63	
Kaiser CA	660.96	1,321.92	1,718.50	695.11	1,390.22	1,807.29	5.17%
UnitedHealthcare	623.45	1,246.90	1,620.97	686.36	1,372.72	1,784.54	10.09%
Basic Premium Rates - Los Angeles Area							
<i>Los Angeles, San Bernardino, and Ventura</i>							
Anthem HMO Select	\$493.40	\$986.80	\$1,282.84	\$543.47	\$1,086.94	\$1,413.02	10.15%
Anthem HMO Traditional	631.62	1,263.24	1,642.21	610.64	1,221.28	1,587.66	-3.32%
Blue Shield Access+	517.87	1,035.74	1,346.46	566.53	1,133.06	1,472.98	9.40%
Blue Shield NetValue	485.41	970.82	1,262.07	576.46	1,152.92	1,498.80	18.76%
Health Net Salud y Más	430.71	861.42	1,119.85	466.11	932.22	1,211.89	8.22%
Health Net SmartCare	568.47	1,136.94	1,478.02	585.39	1,170.78	1,522.01	2.98%
Kaiser CA	521.18	1,042.36	1,355.07	543.83	1,087.66	1,413.96	4.35%
United Healthcare	458.74	917.48	1,192.72	492.24	984.48	1,279.82	7.30%
Basic Premium Rates - Other Southern California							
<i>Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare</i>							
Anthem HMO Select	\$653.97	\$1,307.94	\$1,700.32	\$634.75	\$1,269.50	\$1,650.35	-2.94%
Anthem HMO Traditional	743.12	1,486.24	1,932.11	710.79	1,421.58	1,848.05	-4.35%
Blue Shield Access+	598.66	1,197.32	1,556.52	654.87	1,309.74	1,702.66	9.39%
Blue Shield NetValue	561.09	1,122.18	1,458.83	666.35	1,332.70	1,732.51	18.76%
Health Net Salud y Más	520.59	1,041.18	1,353.53	535.98	1,071.96	1,393.55	2.96%
Health Net SmartCare	579.88	1,159.76	1,507.69	596.98	1,193.96	1,552.15	2.95%
Kaiser CA	579.80	1,159.60	1,507.48	605.05	1,210.10	1,573.13	4.35%
Sharp	564.57	1,129.14	1,467.88	561.34	1,122.68	1,459.48	-0.57%
UnitedHealthcare	449.10	898.20	1,167.66	493.99	987.98	1,284.37	10.00%

a/ New health plan option for 2016

b/ Medicare healthplan is not available for 2016 under the Single Carrier Proposal

**CalPERS 2016 Health Premiums - Regional
Contracting Agencies - HMOs Only
June PHBC Final Proposed Premiums - Alternative 1**

Basic	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
Basic Premium Rates - Other Northern California							
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne							
Anthem HMO Select	\$728.65	\$1,457.30	\$1,894.49	\$839.10	\$1,678.20	\$2,181.66	15.16%
Anthem HMO Traditional	838.48	1,676.96	2,180.05	964.91	1,929.82	2,508.77	15.08%
Blue Shield Access+	804.34	1,608.68	2,091.28	879.96	1,759.92	2,287.90	9.40%
Blue Shield NetValue	753.82	1,507.64	1,959.93	895.17	1,790.34	2,327.44	18.75%
Kaiser CA	716.98	1,433.96	1,864.15	755.27	1,510.54	1,963.70	5.34%
UnitedHealthcare	677.35	1,354.70	1,761.11	794.80	1,589.60	2,066.48	17.34%
Basic Premium Rates - Out of State							
Kaiser/Out of State	\$922.78	\$1,845.56	\$2,399.23	\$930.29	\$1,860.58	\$2,418.75	0.81%
Medicare	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
Medicare Premium Rates - All Regions							
Anthem Blue Cross ^{b/}	\$445.38	\$890.76	\$1,336.14				
Blue Shield ^{b/}	352.63	705.26	1,057.89				
Health Net ^{b/}	276.85	553.70	830.55				
Kaiser CA	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
Kaiser Out of State	390.47	780.94	1,171.41	297.23	594.46	891.69	-23.88%
Sharp ^{b/}	327.66	655.32	982.98				
UnitedHealthcare	267.41	534.82	802.23	320.98	641.96	962.94	

a/ New health plan option for 2016

b/ Medicare healthplan is not available for 2016 under the Single Carrier Proposal

CalPERS 2016 State Health Premiums - PPOs Only

June PHBC Final Proposed Premiums

Basic	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
Anthem EPO Del Norte	640.45	1,280.90	1,665.17	715.70	1,431.40	1,860.82	11.75%
Anthem EPO Monterey	640.45	1,280.90	1,665.17	715.70	1,431.40	1,860.82	11.75%
PERS Choice	640.45	1,280.90	1,665.17	715.70	1,431.40	1,860.82	11.75%
PERS Select	618.22	1,236.44	1,607.37	649.76	1,299.52	1,689.38	5.10%
PERSCare	718.93	1,437.86	1,869.22	801.58	1,603.16	2,084.11	11.50%

Total PPO Basic Change	10.83%
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Medicare	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
PERS Choice	339.47	678.94	1,018.41	366.38	732.76	1,099.14	7.93%
PERS Select	339.47	678.94	1,018.41	366.38	732.76	1,099.14	7.93%
PERSCare	368.76	737.52	1,106.28	408.04	816.08	1,224.12	10.65%

Total PPO Medicare Change	9.22%
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CalPERS 2016 Health Premiums - Regional Contracting Agencies - PPOs Only June PHBC Proposed Premiums

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premium Rates - Bay Area							
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba							
PERS Choice	700.84	1,401.68	1,822.18	798.36	1,596.72	2,075.74	13.91%
PERS Select	690.43	1,380.86	1,795.12	730.07	1,460.14	1,898.18	5.74%
PERSCare	775.08	1,550.16	2,015.21	889.27	1,778.54	2,312.10	14.73%
Basic Premium Rates - Sacramento Area							
El Dorado, Placer, Sacramento, and Yolo							
PERS Choice	679.26	1,358.52	1,766.08	727.58	1,455.16	1,891.71	7.11%
PERS Select	669.16	1,338.32	1,739.82	665.35	1,330.70	1,729.91	-0.57%
PERSCare	751.21	1,502.42	1,953.15	810.40	1,620.80	2,107.04	7.88%
Basic Premium Rates - Los Angeles Area							
Los Angeles, San Bernardino, and Ventura							
PERS Choice	585.18	1,170.36	1,521.47	598.75	1,197.50	1,556.75	2.32%
PERS Select	576.49	1,152.98	1,498.87	547.55	1,095.10	1,423.63	-5.02%
PERSCare	647.11	1,294.22	1,682.49	666.91	1,333.82	1,733.97	3.06%
Basic Premium Rates - Other Southern California							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare							
PERS Choice	594.40	1,188.80	1,545.44	683.71	1,367.42	1,777.65	15.03%
PERS Select	585.58	1,171.16	1,522.51	625.20	1,250.40	1,625.52	6.77%
PERSCare	657.32	1,314.64	1,709.03	761.50	1,523.00	1,979.90	15.85%
Basic Premium Rates - Other Northern California							
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne							
Anthem EPO Del Norte	656.08	1,312.16	1,705.81	795.57	1,591.14	2,068.48	21.26%
Anthem EPO Monterey	656.08	1,312.16	1,705.81	795.57	1,591.14	2,068.48	21.26%
PERS Choice	656.08	1,312.16	1,705.81	795.57	1,591.14	2,068.48	21.26%
PERS Select	646.35	1,292.70	1,680.51	727.47	1,454.94	1,891.42	12.55%
PERSCare	725.54	1,451.08	1,886.40	886.15	1,772.30	2,303.99	22.14%
Basic Premium Rates - Out of State							
PERS Choice	653.58	1,307.16	1,699.31	625.31	1,250.62	1,625.81	-4.33%
PERSCare	722.74	1,445.48	1,879.12	696.49	1,392.98	1,810.87	-3.63%
Medicare							
Medicare	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Premium Rates - All Regions							
PERS Choice	339.47	678.94	1,018.41	366.38	732.76	1,099.14	7.93%
PERS Select	339.47	678.94	1,018.41	366.38	732.76	1,099.14	7.93%
PERSCare	368.76	737.52	1,106.28	408.04	816.08	1,224.12	10.65%