

**2018 CSU/CalPERS Medical Plans**  
*Employer Contribution Rates and Employee Premium Costs*  
**Effective January 1, 2018 through December 31, 2018**

<i>Medical Plan</i>	<i>Type of Coverage</i>	ALL Faculty, Staff, Management & Non-Represented Employees			Unit 6 - <b>Skilled Crafts</b> ONLY			<b>2017 vs 2018 MONTHLY RATES</b>
		<b>Total Monthly Premium</b>	<b>CSU Monthly Contribution</b>	EMPLOYEE MONTHLY Deduction	<b>Total Monthly Premium</b>	<b>CSU Monthly Contribution</b>	EMPLOYEE MONTHLY Deduction	
<b>ANTHEM HMO SELECT</b> (855) 839-4524 <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>	Employee Only	\$796.73	\$725.00	\$71.73	\$796.73	\$730.00	\$66.73	<b>\$ 38.50 More</b>
	Employee + 1 more	\$1,593.46	\$1,377.00	\$216.46	\$1,593.46	\$1,387.00	\$206.46	<b>\$ 85.00 More</b>
	Employee + 2 or more	\$2,071.50	\$1,766.00	\$305.50	\$2,071.50	\$1,786.00	\$285.50	<b>\$107.90 More</b>
<b>ANTHEM HMO TRADITIONAL</b> (855) 839-4524 <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>	Employee Only	\$841.34	\$725.00	\$116.34	\$841.34	\$730.00	\$111.34	<b>\$ 49.57 LESS</b>
	Employee + 1 more	\$1,682.68	\$1,377.00	\$305.68	\$1,682.68	\$1,387.00	\$295.68	<b>\$ 91.14 LESS</b>
	Employee + 2 or more	\$2,187.48	\$1,766.00	\$421.48	\$2,187.48	\$1,786.00	\$401.48	<b>\$121.09 LESS</b>
<b>BLUE SHIELD HMO Access+</b> (800) 334-5847 <a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>	Employee Only	\$752.32	\$725.00	\$27.32	\$752.32	\$730.00	\$22.32	<b>\$ 96.12 LESS</b>
	Employee + 1 more	\$1,504.64	\$1,377.00	\$127.64	\$1,504.64	\$1,387.00	\$117.64	<b>\$184.24 LESS</b>
	Employee + 2 or more	\$1,956.03	\$1,766.00	\$190.03	\$1,956.03	\$1,786.00	\$170.03	<b>\$242.11 LESS</b>
<b>HEALTH NET HMO SALUD Y MAS</b> (888) 926-4921 (Extremely limited access) <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>	Employee Only	\$471.51	\$471.51	\$0.00	\$471.51	\$471.51	\$0.00	No Change
	Employee + 1 more	\$943.02	\$943.02	\$0.00	\$943.02	\$943.02	\$0.00	No Change
	Employee + 2 or more	\$1,225.93	\$1,225.93	\$0.00	\$1,225.93	\$1,225.93	\$0.00	No Change
<b>HEALTH NET HMO SMARTCARE</b> (888) 926-4921 <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>	Employee Only	\$790.73	\$725.00	\$65.73	\$790.73	\$730.00	\$60.73	<b>\$65.73 More</b>
	Employee + 1 more	\$1,581.46	\$1,377.00	\$204.46	\$1,581.46	\$1,387.00	\$194.46	<b>\$167.68 More</b>
	Employee + 2 or more	\$2,055.90	\$1,766.00	\$289.90	\$2,055.90	\$1,786.00	\$269.90	<b>\$215.39 More</b>
<b>KAISER PERMANENTE HMO</b> (800) 464-4000 <a href="http://www.kp.org/calpers">www.kp.org/calpers</a>	Employee Only	\$717.38	\$717.38	\$0.00	\$717.38	\$717.38	\$0.00	No Change
	Employee + 1 more	\$1,434.76	\$1,377.00	\$57.76	\$1,434.76	\$1,387.00	\$47.76	<b>\$ 57.76 More</b>
	Employee + 2 or more	\$1,865.19	\$1,766.00	\$99.19	\$1,865.19	\$1,786.00	\$79.19	<b>\$ 99.19 More</b>

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## 2018 CSU Medical Plans - continued

Medical Plan	Type of Coverage	ALL Faculty, Staff, Management & Non-Represented Employees			Unit 6 - Skilled Crafts ONLY			2017 vs 2018 MONTHLY RATES
		Total Monthly Premium	CSU Monthly Contribution	EMPLOYEE MONTHLY Deduction	Total Monthly Premium	CSU Monthly Contribution	EMPLOYEE MONTHLY Deduction	
<b>UNITED HEALTHCARE HMO</b> (877) 359-3714 <a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>	Employee Only	\$704.59	\$704.59	\$0.00	\$704.59	\$704.59	\$0.00	No Change
	Employee + 1 more	\$1,409.18	\$1,377.00	\$32.18	\$1,409.18	\$1,387.00	\$22.18	<b>\$ 8.84 More</b>
	Employee + 2 or more	\$1,831.93	\$1,766.00	\$65.93	\$1,831.93	\$1,786.00	\$45.93	<b>\$ 8.89 More</b>
<b>PERSCare PPO</b> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$776.19	\$725.00	\$51.19	\$776.19	\$730.00	\$46.19	<b>\$ 22.79 LESS</b>
	Employee + 1 more	\$1,552.38	\$1,377.00	\$175.38	\$1,552.38	\$1,387.00	\$165.38	<b>\$ 43.58 LESS</b>
	Employee + 2 or more	\$2,018.09	\$1,766.00	\$252.09	\$2,018.09	\$1,786.00	\$232.09	<b>\$ 64.45 LESS</b>
<b>PERS CHOICE PPO</b> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$724.16	\$724.16	\$0.00	\$724.16	\$724.16	\$0.00	<b>\$ 33.88 LESS</b>
	Employee + 1 more	\$1,448.32	\$1,377.00	\$71.32	\$1,448.32	\$1,387.00	\$61.32	<b>\$ 61.44 LESS</b>
	Employee + 2 or more	\$1,882.82	\$1,766.00	\$116.82	\$1,882.82	\$1,786.00	\$96.82	<b>\$ 82.97 LESS</b>
<b>PERS Select PPO (only in CA)</b> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$661.29	\$661.29	\$0.00	\$661.29	\$661.29	\$0.00	No Change
	Employee + 1 more	\$1,322.58	\$1,322.58	\$0.00	\$1,322.58	\$1,322.58	\$0.00	No Change
	Employee + 2 or more	\$1,719.35	\$1,719.35	\$0.00	\$1,719.35	\$1,719.35	\$0.00	<b>\$ 23.45 LESS</b>
<b>PORAC (R08 Police Officers only)</b> (800) 937-6722 <a href="http://www.porac.org">www.porac.org</a>	Employee Only	\$734.00	\$725.00	\$9.00				<b>\$9.00 More</b>
	Employee + 1 more	\$1,540.00	\$1,377.00	\$163.00				<b>\$45.00 More</b>
	Employee + 2 or more	\$1,970.00	\$1,766.00	\$204.00				<b>\$55.00 More</b>
<b>SHARP Performance + (San Diego only)</b> (855) 995-5004 <a href="http://www.sharphealthplan.com/index.php/calpers/">www.sharphealthplan.com/index.php/calpers/</a>	Employee Only	\$624.70	\$624.70	\$0.00	\$624.70	\$624.70	\$0.00	No Change
	Employee + 1 more	\$1,249.40	\$1,249.40	\$0.00	\$1,249.40	\$1,249.40	\$0.00	No Change
	Employee + 2 or more	\$1,624.22	\$1,624.22	\$0.00	\$1,624.22	\$1,624.22	\$0.00	No Change

CSU CONTRIBUTION:	All Faculty, Staff, Mgmt	Skilled Crafts Unit 6
Employee Only	\$725.00	\$730.00
Employee +1	\$1,377.00	\$1,387.00
Employee + Family	\$1,766.00	\$1,786.00

**Attention:** Employee monthly deductions are **pre-tax (\*)** through TAPP (\$0.17 monthly) unless you opt out of TAPP during Open Enrollment or as a New Hire.

Check your county/zip code to **find out what health plans you're eligible to enroll in** based on your home or work zip code:  
**<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>**

**Health Benefit Summary book at:** <https://www.calpers.ca.gov/docs/forms-publications/2018-health-benefit-summary.pdf>

2016 COBRA MONTHLY COSTS

<i>Medical Plan</i>	<i>Type of Coverage</i>	<b>Total Monthly Premium</b>	<i>COBRA 2% Fee</i>	<b>COBRA COST MONTHLY</b>
<b>ANTHEM HMO SELECT</b> (855) 839-4524 <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>	Employee Only	\$695.77	13.9154	<b>709.69</b>
	Employee + 1 more	\$1,391.54	27.8308	<b>1,419.37</b>
	Employee + 2 or more	\$1,809.00	363.18	<b>1845.18</b>
<b>ANTHEM HMO TRADITIONAL</b> (855) 839-4524 <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>	Employee Only	\$752.48	15.0496	<b>\$767.53</b>
	Employee + 1 more	\$1,504.96	30.0992	<b>\$1,535.06</b>
	Employee + 2 or more	\$1,956.45	39.129	<b>\$1,995.58</b>
<b>BLUE SHIELD HMO Access+</b> (800) 334-5847 <a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>	Employee Only	\$767.45	15.349	<b>\$782.80</b>
	Employee + 1 more	\$1,534.90	30.698	<b>\$1,565.60</b>
	Employee + 2 or more	\$1,995.37	39.9074	<b>\$2,035.28</b>
<b>BLUE SHIELD HMO NetValue</b> (800) 334-5847 <a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>	Employee Only	\$761.20	15.224	<b>\$776.42</b>
	Employee + 1 more	\$1,522.40	30.448	<b>\$1,552.85</b>
	Employee + 2 or more	\$1,979.12	39.5824	<b>\$2,018.70</b>
<b>HEALTH NET HMO SALUD Y MAS</b> (888) 926-4921 <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>	Employee Only	\$552.39	11.0478	<b>\$563.44</b>
	Employee + 1 more	\$1,104.78	22.0956	<b>\$1,126.88</b>
	Employee + 2 or more	\$1,436.21	28.7242	<b>\$1,464.93</b>
<b>HEALTH NET HMO SMARTCARE</b> (888) 926-4921 <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>	Employee Only	\$651.23	13.0246	<b>\$664.25</b>
	Employee + 1 more	\$1,302.46	26.0492	<b>\$1,328.51</b>
	Employee + 2 or more	\$1,693.20	33.864	<b>\$1,727.06</b>
<b>KAISER PERMANENTE HMO</b> (800) 464-4000 <a href="http://www.kp.org/calpers">www.kp.org/calpers</a>	Employee Only	\$661.76	13.2352	<b>\$675.00</b>
	Employee + 1 more	\$1,323.52	26.4704	<b>\$1,349.99</b>
	Employee + 2 or more	\$1,720.58	34.4116	<b>\$1,754.99</b>
<b>UNITED HEALTHCARE HMO</b> (877) 359-3714 <a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>	Employee Only	\$625.78	12.5156	<b>\$638.30</b>
	Employee + 1 more	\$1,251.56	25.0312	<b>\$1,276.59</b>
	Employee + 2 or more	\$1,627.03	32.5406	<b>\$1,659.57</b>
<b>PERSCare PPO</b> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$801.58	16.0316	<b>\$817.61</b>
	Employee + 1 more	\$1,603.16	32.0632	<b>\$1,635.22</b>
	Employee + 2 or more	\$2,084.11	41.6822	<b>\$2,125.79</b>
<b>PERS CHOICE PPO</b> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$715.70	14.314	<b>\$730.01</b>
	Employee + 1 more	\$1,431.40	28.628	<b>\$1,460.03</b>
	Employee + 2 or more	\$1,860.82	37.2164	<b>\$1,898.04</b>
<b>PERS Select PPO (only in CA)</b>	Employee Only	\$649.76	12.9952	<b>\$662.76</b>

(877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee + 1 more	\$1,299.52	25.9904	<b>\$1,325.51</b>
	Employee + 2 or more	\$1,689.38	33.7876	<b>\$1,723.17</b>

COBRA 2016 Rates continued

<b>PORAC (R08 Police Officers only)</b> (800) 937-6722 <a href="http://www.porac.org">www.porac.org</a>	Employee Only	\$699.00	13.98	<b>\$712.98</b>
	Employee + 1 more	\$1,399.00	27.98	<b>\$1,426.98</b>
	Employee + 2 or more	\$1,789.00	35.78	<b>\$1,824.78</b>
<b>SHARP Performance + (San Diego only)</b> (855) 995-5004 <a href="http://www.sharphealthplan.com/index.php/calpers/">www.sharphealthplan.com/index.php/calpers/</a>	Employee Only	\$574.73	11.4946	<b>\$586.22</b>
	Employee + 1 more	\$1,149.46	22.9892	<b>\$1,172.45</b>
	Employee + 2 or more	\$1,494.30	29.886	<b>\$1,524.19</b>

Delta PPO BASIC	Employee Only	30.95	0.619	<b>31.57</b>
	Employee + 1 more	58.47	1.174	<b>59.64</b>
	Employee + 2 or more	117.41	2.3482	<b>119.76</b>

Delta PPO Enh Level I	Employee Only	37.66	0.7532	<b>38.41</b>
	Employee + 1 more	71.25	1.425	<b>72.68</b>
	Employee + 2 or more	146.88	2.9376	<b>149.82</b>

Delta PPO Enh Level II	Employee Only	46.62	0.9234	<b>47.54</b>
	Employee + 1 more	87.96	1.7592	<b>89.72</b>
	Employee + 2 or more	171.83	3.4366	<b>175.27</b>

DeltaCare BASIC	Employee Only	19.6	0.392	<b>19.99</b>
	Employee + 1 more	32.33	0.6466	<b>32.98</b>
	Employee + 2 or more	47.81	0.9562	<b>48.77</b>

DeltaCare Enhanced	Employee Only	26.04	0.5208	<b>26.56</b>
	Employee + 1 more	42.98	0.8596	<b>43.84</b>
	Employee + 2 or more	63.56	1.2712	<b>64.83</b>

VSP	Family	7.87	0.1574	<b>8.03</b>
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New Monthly Health Plan Costs beginning December 2017 Pay Period (Paid on :

<u>Health Plan</u>	<u>Coverage Type</u>	<u>Monthly Cost</u>	<u>Unit 6 Monthly</u>
Anthem Select HMO	Employee only	\$33.23	\$28.23
	Employee + 1	\$131.46	\$121.46
	Employee + 2 or more	\$197.60	\$177.60
Anthem Traditional HMO	Employee only	\$165.91	\$160.91
	Employee + 1	\$396.82	\$392.92
	Employee + 2 or more	\$542.57	\$522.57
Blue Shield Access+ HMO	Employee only	\$123.44	\$120.44
	Employee + 1	\$311.88	\$307.88
	Employee + 2 or more	\$432.14	\$412.14
Health Net Salud Y Mas HMO	Employee only	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00
Health Net SmartCare HMO	Employee only	\$0.00	\$0.00
	Employee + 1	\$36.78	\$31.78
	Employee + 2 or more	\$74.51	\$54.51
Kaiser Permanente HMO	Employee only	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00
United Health Care HMO	Employee only	\$0.00	\$0.00
	Employee + 1	\$23.34	\$13.34
	Employee + 2 or more	\$57.04	\$37.04
PERS Care PPO	Employee only	\$119.37	\$114.37
	Employee + 1	\$303.74	\$293.74
	Employee + 2 or more	\$421.56	\$401.56
PERS Choice PPO	Employee only	\$33.88	\$28.88
	Employee + 1	\$132.76	\$122.76
	Employee + 2 or more	\$199.29	\$179.29
PERS Select PPO	Employee only	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00
	Employee + 2 or more	\$23.45	\$3.45
PORAC Unit 8 Police Officers	Employee only	\$0.00	
	Employee + 1	\$118.00	
	Employee + 2 or more	\$149.00	
SHARP Performance San Diego only	Employee only	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00

12/29/17)

**2016 vs. 2017**  
**Cost Difference**

\$ 33.23 more
\$ 82.92 more
\$ 115.60 more
\$ 118.43 more
\$ 65.14 more
\$ 313.12 more
\$ 60.99 more
\$ 119.98 more
\$ 163.77 more
No change
No change
No change
No change
\$ 36.78 more
\$ 74.51 more
No change
No change
No change
No change
\$ 23.34 more
\$ 57.04 more
\$ 22.79 more
\$ 43.58 more
\$ 64.45 more
\$ 23.14 more
\$ 44.36 more
\$ 65.47 more
No change
No change
\$ 23.45 more
No change
\$ 62.00 more
\$ 87.00 more
No change
No change
No change