

**2019 CSU/CalPERS Medical Plans**  
*Employer Contribution Rates and Employee Premium Costs*  
**Effective January 1, 2019 through December 31, 2019**

<i>Medical Plan</i>	<i>Type of Coverage</i>	ALL Faculty, Staff, Management & Non-Represented Employees			Unit 6 - <b>Skilled Crafts</b> ONLY			<b>2018 to 2019 Cost Difference</b>
		<b>Total Monthly Premium</b>	<b>CSU Monthly Contribution</b>	<b>YOUR MONTHLY COST</b>	<b>Total Monthly Premium</b>	<b>CSU Monthly Contribution</b>	<b>YOUR MONTHLY COST</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	\$742.89	\$734.00	\$8.89	\$742.89	\$739.00	\$3.89	\$ 62.84 less
	Employee + 1 more	\$1,485.78	\$1,398.00	\$87.78	\$1,485.78	\$1,408.00	\$77.78	\$ 128.68 less
	Employee + 2 or more	\$1,931.51	\$1,788.00	\$143.51	\$1,931.51	\$1,808.00	\$123.51	\$ 161.99 less
<b>ANTHEM HMO TRADITIONAL</b> (855) 839-4524 <b>(Significant increase)</b> <a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>	Employee Only	\$1,034.48	\$734.00	\$300.48	\$1,034.48	\$739.00	\$295.48	<b>\$ 184.14 More</b>
	Employee + 1 more	\$2,068.96	\$1,398.00	\$670.96	\$2,068.96	\$1,408.00	\$660.96	<b>\$ 365.28 More</b>
	Employee + 2 or more	\$2,689.65	\$1,788.00	\$901.65	\$2,689.65	\$1,808.00	\$881.65	<b>\$ 480.17 More</b>
<b>BLUE SHIELD HMO Access+</b> (800) 334-5847 <a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>	Employee Only	\$799.03	\$734.00	\$65.03	\$799.03	\$739.00	\$60.03	<b>\$ 37.71 More</b>
	Employee + 1 more	\$1,598.06	\$1,398.00	\$200.06	\$1,598.06	\$1,408.00	\$190.06	<b>\$ 72.42 More</b>
	Employee + 2 or more	\$2,077.48	\$1,788.00	\$289.48	\$2,077.48	\$1,808.00	\$269.48	<b>\$ 99.45 More</b>
<b>HEALTH NET HMO SALUD Y MAS</b> (888) 926-4921 <b>(Limited Dr's some areas)</b> <a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>	Employee Only	\$376.89	\$376.89	\$0.00	\$376.89	\$376.89	\$0.00	No Change
	Employee + 1 more	\$753.78	\$753.78	\$0.00	\$753.78	\$753.78	\$0.00	No Change
	Employee + 2 or more	\$979.91	\$979.91	\$0.00	\$979.91	\$979.91	\$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	\$728.70	\$728.70	\$0.00	\$728.70	\$728.70	\$0.00	\$ 65.73 less
	Employee + 1 more	\$1,457.40	\$1,398.00	\$59.40	\$1,457.40	\$1,408.00	\$49.40	\$ 145.06 less
	Employee + 2 or more	\$1,894.62	\$1,788.00	\$106.62	\$1,894.62	\$1,808.00	\$86.62	\$ 183.28 less
<b>KAISER PERMANENTE HMO</b> (800) 464-4000 <a href="http://www.kp.org/calpers">www.kp.org/calpers</a>	Employee Only	\$708.39	\$708.39	\$0.00	\$708.39	\$708.39	\$0.00	No Change
	Employee + 1 more	\$1,416.78	\$1,398.00	\$18.78	\$1,416.78	\$1,408.00	\$8.78	\$ 39.98 less
	Employee + 2 or more	\$1,841.81	\$1,788.00	\$53.81	\$1,841.81	\$1,808.00	\$33.81	\$ 45.38 less

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## 2019 CSU Medical Plans - continued

Medical Plan	Type of Coverage	ALL Faculty, Staff, Management & Non-Represented Employees			Unit 6 - Skilled Crafts ONLY			2018 to 2019 Cost Difference
		Total Monthly Premium	CSU Monthly Contribution	YOUR MONTHLY COST	Total Monthly Premium	CSU Monthly Contribution	YOUR MONTHLY COST	
<b>UNITED HEALTHCARE HMO</b> (877) 359-3714 <a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>	Employee Only	\$695.77	\$695.77	\$0.00	\$695.77	\$695.77	\$0.00	No Change
	Employee + 1 more	\$1,391.54	\$1,391.54	\$0.00	\$1,391.54	\$1,391.54	\$0.00	\$ 32.18 less
	Employee + 2 or more	\$1,809.00	\$1,788.00	\$21.00	\$1,809.00	\$1,808.00	\$1.00	\$ 44.93 less
<b>PERSCare PPO</b> (877) 737-7776 (Significant increase) <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$929.89	\$734.00	\$195.89	\$929.89	\$739.00	\$190.89	<b>\$144.70 more</b>
	Employee + 1 more	\$1,859.78	\$1,398.00	\$461.78	\$1,859.78	\$1,408.00	\$451.78	<b>\$286.40 more</b>
	Employee + 2 or more	\$2,417.71	\$1,788.00	\$629.71	\$2,417.71	\$1,808.00	\$609.71	<b>\$376.81 more</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	\$764.78	\$734.00	\$30.78	\$764.78	\$739.00	\$25.78	<b>\$ 30.78 more</b>
	Employee + 1 more	\$1,529.56	\$1,398.00	\$131.56	\$1,529.56	\$1,408.00	\$121.56	<b>\$ 60.24 more</b>
	Employee + 2 or more	\$1,988.43	\$1,788.00	\$200.43	\$1,988.43	\$1,808.00	\$180.43	<b>\$ 83.61 more</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	\$492.24	\$492.24	\$0.00	\$492.24	\$492.24	\$0.00	No Change
	Employee + 1 more	\$984.48	\$984.48	\$0.00	\$984.48	\$984.48	\$0.00	No Change
	Employee + 2 or more	\$1,279.82	\$1,279.82	\$0.00	\$1,279.82	\$1,279.82	\$0.00	No Change
<b>PORAC (R08 Police Officers only)</b> (800) 937-6722 <a href="http://www.porac.org">www.porac.org</a>	Employee Only	\$774.00	\$734.00	\$40.00				<b>\$31.00 more</b>
	Employee + 1 more	\$1,623.00	\$1,398.00	\$225.00				<b>\$62.00 more</b>
	Employee + 2 or more	\$2,076.00	\$1,788.00	\$288.00				<b>\$84.00 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	\$593.66	\$593.66	\$0.00	\$593.66	\$593.66	\$0.00	No Change
	Employee + 1 more	\$1,187.32	\$1,187.32	\$0.00	\$1,187.32	\$1,187.32	\$0.00	No Change
	Employee + 2 or more	\$1,543.52	\$1,543.52	\$0.00	\$1,543.52	\$1,543.52	\$0.00	No Change

CSU CONTRIBUTION:	All Faculty, Staff, Mgmt	Skilled Crafts Unit 6
Employee Only	\$734.00	\$739.00
Employee +1	\$1,398.00	\$1,408.00
Employee + Family	\$1,788.00	\$1,808.00

**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.

**\*\*IMPORTANT** 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 Plan Summary booklet with side by side plan comparison: <https://www.calpers.ca.gov/docs/forms-publications/2019-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> (877) 737-7776 <a href="http://www.anthem.com/ca/calpers/">www.anthem.com/ca/calpers/</a>	Employee Only	\$649.76	12.9952	<b>\$662.76</b>
	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 :

<b>Health Plan</b>	<b>Coverage Type</b>	<b>Monthly Cost</b>	<b>Unit 6 Monthly</b>
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