



## 2016 HEALTH PLAN PREMIUMS



The California Public Employees' Retirement System (CalPERS) not only administers the retirement plan and investments for state employees and many local agencies, but also selects the health plan providers and annually negotiates the premiums for each of those. The state's contribution to those **health plan premiums** is negotiated by CalHR, representing the Governor, and PEGC, representing Unit 9 employees. The state contributes an amount equal to 85% of the weighted average premium of the four most utilized plans for the employee, and 80% for dependents. PEGC-represented employees receive the highest state contribution of any of the 21 State Bargaining Units.

HMO premiums (such as Kaiser and Blue Shield) are increasing on January 1, 2016 by an average of 7.2% while PPOs (the PERS-sponsored plans) are increasing by 10.8%, but the individual plans vary widely. For example, the Kaiser premium increase will be 4.5%. This is less than the increase in the state's contribution, so your out-of-pocket cost in 2016 will actually be less than this year. Blue Shield premiums are increasing by 7% to 13%, so your out-of-pocket cost will go up, particularly for Blue Shield Net Value. The PERS plans (PERSCare, PERS Choice and PERS Select) will see increases of 5.1% to 11.7%. The PERS Select employee out-of-pocket payment will be less in

2016 than this year but PERSCare and PERS Choice payments will be more. Several other plans were added in 2014 and the premiums for some of those will actually drop in 2016.

Look at page 2 and page 3 of this *Informer* to see the new rates and the change in your share of the premium next year.



CalHR contracts with **dental and vision** care providers, negotiating the state's contribution for Unit 9 with PEGC. The state will continue to pay 75% of the dental plan premium and 100% of the vision care plan premium.



Beginning with the new premiums which will take effect on January 1, 2016, the **state's monthly contribution** for Unit 9 employees will be **\$597** for employee only, **\$1,163** for two party (one dependent), and **\$1,504** for the family rate. This is an increase of \$40/\$80/\$103 over the 2015 state payments.

**Supervisors and managers** are covered by CoBen. The state makes a contribution which the individual can then apply to health, dental, and vision plan premiums. The preliminary estimate of the state's contribution for supervisors and managers on January 1, 2016 will be \$643 for the employee, \$1,237 for employee plus one dependent, and \$1,607 for the family rate.

The state's contribution is going up because the premiums are also increasing.

There will be an **open enrollment** period from **September 14 through October 9**. During that time, employees can change their coverage or their plan provider. CalPERS will send a packet of informational material to all employees.



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### VISIT PEGC ON THE WEB

[www.pegc.org](http://www.pegc.org)



# 2016

## Health Plan Monthly Premiums for Unit 9 Employees

### State Employer Contribution for 2016



Employee Only

**\$597**

2015: \$557



Two-Party

**\$1,163**

2015: \$1,083



Family

**\$1,504**

2015: \$1,401

KAISER CA			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>662</b>	<b>1,324</b>	<b>1,721</b>
2015	633	1,266	1,646
Out-of-Pocket Cost			
<b>2016</b>	<b>65</b>	<b>161</b>	<b>217</b>
2015	76	183	245

PERSCare			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>802</b>	<b>1,603</b>	<b>2,084</b>
2015	719	1,438	1,869
Out-of-Pocket Cost			
<b>2016</b>	<b>205</b>	<b>440</b>	<b>580</b>
2015	162	355	468

KAISER OUT OF STATE			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>930</b>	<b>1,861</b>	<b>2,419</b>
2015	923	1,846	2,399
Out-of-Pocket Cost			
<b>2016</b>	<b>333</b>	<b>698</b>	<b>915</b>
2015	366	763	998

HEALTH NET SmartCare			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>651</b>	<b>1,302</b>	<b>1,693</b>
2015	671	1,343	1,746
Out-of-Pocket Cost			
<b>2016</b>	<b>54</b>	<b>139</b>	<b>189</b>
2015	114	260	345

BLUE SHIELD ACCESS+			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>767</b>	<b>1,535</b>	<b>1,995</b>
2015	718	1,436	1,867
Out-of-Pocket Cost			
<b>2016</b>	<b>170</b>	<b>372</b>	<b>491</b>
2015	161	353	466

PERSChoice			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>716</b>	<b>1,431</b>	<b>1,861</b>
2015	640	1,281	1,665
Out-of-Pocket Cost			
<b>2016</b>	<b>119</b>	<b>268</b>	<b>357</b>
2015	83	198	264

ANTHEM HMO TRADITIONAL			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>752</b>	<b>1,505</b>	<b>1,956</b>
2015	727	1,455	1,891
Out-of-Pocket Cost			
<b>2016</b>	<b>155</b>	<b>342</b>	<b>452</b>
2015	170	372	490

SHARP			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>575</b>	<b>1,149</b>	<b>1,494</b>
2015	586	1,173	1,525
Out-of-Pocket Cost			
<b>2016</b>	<b>0</b>	<b>0</b>	<b>0</b>
2015	29	90	124

BLUE SHIELD NETVALUE			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>761</b>	<b>1,522</b>	<b>1,979</b>
2015	670	1,341	1,743
Out-of-Pocket Cost			
<b>2016</b>	<b>164</b>	<b>359</b>	<b>475</b>
2015	113	258	342

PERS Select			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>650</b>	<b>1,300</b>	<b>1,689</b>
2015	618	1,236	1,607
Out-of-Pocket Cost			
<b>2016</b>	<b>53</b>	<b>137</b>	<b>185</b>
2015	61	153	206

ANTHEM HMO SELECT			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>696</b>	<b>1,392</b>	<b>1,809</b>
2015	639	1,279	1,663
Out-of-Pocket Cost			
<b>2016</b>	<b>99</b>	<b>229</b>	<b>305</b>
2014	82	196	262

UNITED HEALTHCARE			
Premium	Single	Two-Party	Family
<b>2016</b>	<b>626</b>	<b>1,252</b>	<b>1,627</b>
2015	642	1,285	1,670
Out-of-Pocket Cost			
<b>2016</b>	<b>29</b>	<b>89</b>	<b>123</b>
2015	85	202	269

# PE INFORMER

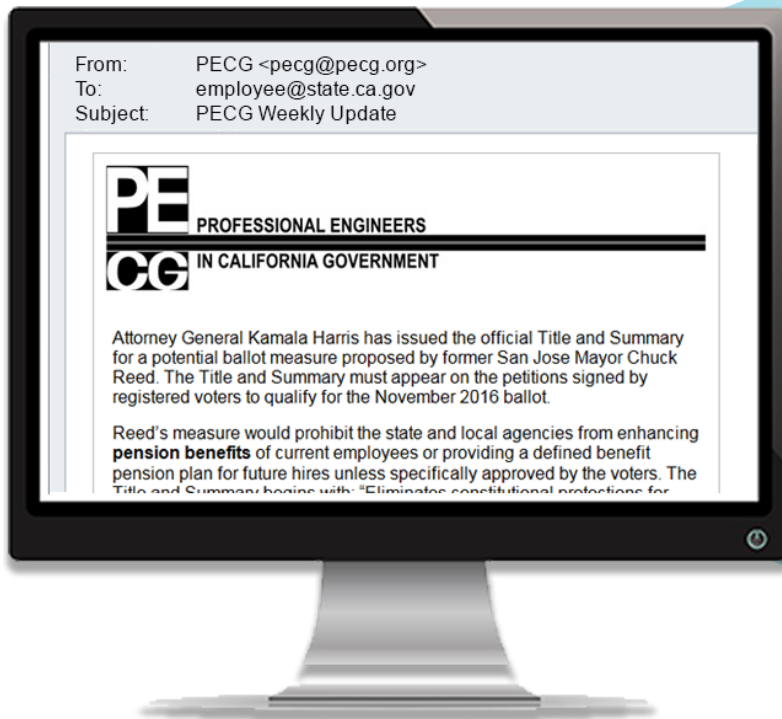
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