



INFORMER

Issue 6 . September 2022

CALPERS 2023 HEALTH PLAN PREMIUMS PECG's 85%/80% Reimbursement Formula Best in State Service

Each spring, the California Public Employees' Retirement System (CalPERS) meets with the various health plan providers to negotiate premiums that take effect on January 1 of the following year. Recently, **CalPERS announced that the average premium will go up 6.75% in 2023, however, rate changes vary widely from plan to plan.** Last year, the average rate increase was 4.86%.

The state's contribution to your health care premium is set by PECG's current Memorandum of Understanding (MOU). For Unit 9 rank and file employees, the state's contribution is based on what is known as the **85%/80% formula**. In arriving at its reimbursement rate, the state first calculates the **weighted average premium for the four plans** with the highest participation by active state civil service employees. For 2023, that includes **Kaiser Permanente, PERS Gold, PERS Platinum, and UnitedHealthcare Signature Alliance**. PERS Gold and PERS Platinum replace Blue Shield Access+ and CCPOA South in the top four plans for 2023. Given that PERS Gold and PERS Platinum pre-

Health Plan Changes for 2023

Blue Shield Access+ EPO expands into 11 new counties: **Alpine, Calaveras, Inyo, Lake, Modoc, Mono, Plumas, Siskiyou, Tehama, Trinity, and Tuolumne.**

Blue Shield Trio HMO will expand to 7 new counties: **Butte, Kern, Kings, Monterey, Riverside, San Bernardino, and Tulare.**

New Primary Care Provider matching for PPO basic members.

miums are higher than those of the displaced plans, the **change actually increases the reimbursement rates** for all state employees.

The state then pays **85% of the premium amount for Unit 9 rank and file employees and 80% of the additional premium costs for their family members. This is the best health care reimbursement rate in state service.** As shown in the tables on pages 2 and 3 of this Informer, in 2023, the state's monthly contribution according to the 85%/80% formula will **increase by 6% to 6.5% to \$732 for employee only, \$1,429 for two-party, and \$1,827 for family coverage.** If

the premium for the plan you select is higher than that, you would then pay the difference each month. In 2022, the state's monthly contribution for Unit 9 employees was **\$691 for employee only, \$1,342 for two-party, and \$1,727 for family coverage.**

Please carefully **review the monthly health plan premiums** on the following pages to determine the impact on you and your family. If you would like to make changes

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CALPERS 2023
Health Plan Premiums

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2023

Health Plan Monthly Premiums for Unit 9 Employees

State Employer Contribution for 2023



Employee Only

\$732

\$691 (in 2022)



Two-Party

\$1,429

\$1,342 (in 2022)



Family

\$1,827

\$1,727 (in 2022)

Health Plan Changes for 2023

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New Primary Care Provider matching for PPO basic members.

Anthem Blue Cross Del Norte EPO				
Premium	Single	Two-Party	Family	
2023	\$1,084	\$2,168	\$2,818	
2022	\$947	\$1,894	\$2,462	
Out-of-Pocket Cost				
2023	\$352	\$739	\$991	
2022	\$256	\$552	\$735	

Anthem Select HMO				
Premium	Single	Two-Party	Family	
2023	\$904	\$1,808	\$2,350	
2022	\$848	\$1,696	\$2,205	
Out-of-Pocket Cost				
2023	\$172	\$379	\$523	
2022	\$157	\$354	\$478	

Anthem Traditional HMO				
Premium	Single	Two-Party	Family	
2023	\$1,117	\$2,233	\$2,903	
2022	\$1,198	\$2,396	\$3,115	
Out-of-Pocket Cost				
2023	\$385	\$804	\$1,076	
2022	\$507	\$1,054	\$1,388	

Blue Shield Access+ HMO				
Premium	Single	Two-Party	Family	
2023	\$843	\$1,685	\$2,191	
2022	\$900	\$1,800	\$2,341	
Out-of-Pocket Cost				
2023	\$111	\$256	\$364	
2022	\$209	\$458	\$614	

Blue Shield Access+ EPO				
Premium	Single	Two-Party	Family	
2023	\$843	\$1,685	\$2,191	
2022	\$900	\$1,800	\$2,341	
Out-of-Pocket Cost				
2023	\$111	\$256	\$364	
2022	\$209	\$458	\$614	

Blue Shield Trio HMO				
Premium	Single	Two-Party	Family	
2023	\$761	\$1,521	\$1,978	
2022	\$743	\$1,485	\$1,931	
Out-of-Pocket Cost				
2023	\$29	\$92	\$151	
2022	\$52	\$143	\$204	

Health Net Salud y Más				
Premium	Single	Two-Party	Family	
2023	\$632	\$1,264	\$1,643	
2022	\$487	\$973	\$1,265	
Out-of-Pocket Cost				
2023	\$0	\$0	\$0	
2022	\$0	\$0	\$0	

Health Net SmartCare				
Premium	Single	Two-Party	Family	
2023	\$993	\$1,987	\$2,583	
2022	\$1,007	\$2,014	\$2,619	
Out-of-Pocket Cost				
2023	\$261	\$558	\$756	
2022	\$316	\$627	\$892	

Kaiser Permanente				
Premium	Single	Two-Party	Family	
2023	\$853	\$1,705	\$2,217	
2022	\$805	\$1,609	\$2,092	
Out-of-Pocket Cost				
2023	\$121	\$276	\$390	
2022	\$114	\$267	\$365	

PERS Gold				
Premium	Single	Two-Party	Family	
2023	\$766	\$1,532	\$1,992	
2022	\$650	\$1,301	\$1,691	
Out-of-Pocket Cost				
2023	\$34	\$103	\$165	
2022	\$0	\$0	\$0	

PERS Platinum				
Premium	Single	Two-Party	Family	
2023	\$1,084	\$2,168	\$2,818	
2022	\$947	\$1,894	\$2,462	
Out-of-Pocket Cost				
2023	\$352	\$739	\$991	
2022	\$256	\$552	\$735	

Sharp Performance Plus				
Premium	Single	Two-Party	Family	
2023	\$765	\$1,530	\$1,989	
2022	\$699	\$1,398	\$1,818	
Out-of-Pocket Cost				
2023	\$33	\$101	\$162	
2022	\$8	\$56	\$91	

United Healthcare Signature Alliance				
Premium	Single	Two-Party	Family	
2023	\$842	\$1,683	\$2,188	
2022	\$818	\$1,636	\$2,127	
Out-of-Pocket Cost				
2023	\$110	\$254	\$361	
2022	\$127	\$294	\$400	

United Healthcare Signature Harmony				
Premium	Single	Two-Party	Family	
2023	\$722	\$1,445	\$1,878	
2022	\$737	\$1,475	\$1,917	
Out-of-Pocket Cost				
2023	\$0	\$16	\$51	
2022	\$46	\$133	\$190	

Western Health Advantage HMO				
Premium	Single	Two-Party	Family	
2023	\$760	\$1,520	\$1,976	
2022	\$741	\$1,483	\$1,927	
Out-of-Pocket Cost				
2023	\$28	\$91	\$149	
2022	\$50	\$141	\$200	



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CALPERS 2023 HEALTH PLAN PREMIUMS

to your plan provider for 2023, the **open enrollment period starts on September 19 and closes on October 14, 2022**. Beginning September 12, you may log in to your my|CalPERS account to access customized health information and explore your 2023 health plan options.

Supervisors and managers are covered by what is known as CoBen. The state makes a contribution which the individual can then apply to health and dental premiums. For 2023, the CoBen benefit allowance is **\$780 for the employee only, \$1,515 for two-party, and \$1,945 for families**. To find Dental Plan rates for 2023, you may visit the CalHR website. The state pays the Vision Care premium.

