

# CALPERS MEDICAL PLAN PREMIUMS – CSU CONTRIBUTION & EMPLOYEE COST

EFFECTIVE JANUARY 1, 2013

## 2013 CSU CONTRIBUTION

<b>CSU CONTRIBUTION RATE</b>	<b>Employee Only</b>	<b>Employee + One</b>	<b>Employee + Family</b>
Unit 6 Employees: Trades	\$627.00	\$1193.00	\$1535.00
All Other Employees	\$622.00	\$1183.00	\$1515.00

## EMPLOYEE COST AFTER CSU CONTRIBUTION

### **Blue Shield Access + HMO - Group #PH 0001**

<https://www.blueshieldca.com/sites/calpersmember/home.sp>

(800) 334-5847

Full Monthly Premium	\$676.11	\$1352.22	\$1757.89
Unit 6 Employee Cost	\$49.11	\$159.22	\$222.89
<b>Employee Cost</b>	<b>\$54.11</b>	<b>\$169.22</b>	<b>\$242.89</b>

### **Blue Shield NetValue\* - Group #PH 0001**

<https://www.blueshieldca.com/sites/calpersmember/home.sp>

(800) 334-5847

Full Monthly Premium	\$577.52	\$1155.04	\$1501.55
Unit 6 Employee Cost	\$0.00	\$0.00	\$0.00
<b>Employee Cost</b>	<b>\$0.00</b>	<b>0.00</b>	<b>\$0.00</b>

**Blue Shield NetValue (not available in Merced County)** offers a smaller network of selected medical groups than Blue Shield Access+ network, however, provides the same level of benefits, access, and quality of care as Access+.

**Blue Shield NetValue available counties:** Contra Costa, El Dorado, Fresno, Humboldt, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, Santa Cruz, Santa Clara; parts of San Mateo, Sonoma, **STANISLAUS**, Ventura and Yolo Counties.

### **Kaiser Permanente HMO - Group #3-0**

<http://my.kaiserpermanente.org/ca/calpers/>

**New Member Outreach - (888) 469-5763**

(800) 464-4000

Full Monthly Premium	\$609.34	\$1218.68	\$1584.28
Unit 6 Employee Cost	\$0.00	\$25.68	\$49.28
<b>Employee Cost</b>	<b>\$0.00</b>	<b>\$35.68</b>	<b>\$69.28</b>

### **PERS Care PPO 90/10, administered by Anthem/Blue Cross**

(877) 737-7776

Full Monthly Premium	\$1029.57	\$2059.14	\$2676.88
Unit 6 Employee Cost	\$402.57	\$866.14	\$1141.88
<b>Employee Cost</b>	<b>\$407.57</b>	<b>\$876.14</b>	<b>\$1161.88</b>

### **PERS Choice PPO 80/20, administered by Anthem/Blue Cross**

(877) 737-7776

Full Monthly Premium	\$634.06	\$1268.12	\$1648.56
Unit 6 Employee Cost	\$7.06	\$75.12	\$113.56
<b>Employee Cost</b>	<b>\$12.06</b>	<b>\$85.12</b>	<b>\$133.56</b>

### **PERS Select PPO\*\* 80/20, administered by Anthem/Blue Cross**

(877) 737-7776

Full Monthly Premium	\$463.12	\$926.24	\$1204.11
Unit 6 Employee Cost	\$0.00	\$0.00	\$0.00
<b>Employee Cost</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<http://www.anthem.com/ca/calpers/> - PERS Care, PERS Choice, PERS Select

\*\* PERS Select PPO uses the Blue Cross Select PPO physician network. This network is limited to California only and represents more than 50% of the PERS Choice physician network. It provides the same level of benefits, access, and quality of care of PERS Choice. Please call Blue Cross at (877) 737-7776 to see if your provider is part of the network or you may search for providers on the Blue Cross website.

**CalPERS Health Plan Chooser** <https://calpers2013.chooser2.pbgh.org/Default.aspx>

Allows CalPERS members to view the majority of their health plan information in one place, compare plans side-by-side and rank each plan based on personal preference.]

## Dental, Vision, and EAP Plans: (csu pays full monthly premium for employee and family)

### **Delta Dental PPO - Group #4018** – (choose your own dentist) <http://www.deltadentalins.com/csu/>

<i>Delta Basic</i>	Available to Unit 8 and E99	(888) 335-8227
<i>Delta Enhanced Level I</i>	Available to Unit 10	
<i>Delta Enhanced Level II</i>	Available to Unit 1, 2, 3, 4, 5, 6, 7 and 9; and Executives; MPP; Confidential; and FERP Annuitants	

### **DeltaCare USA - Group #02034** – (must use DeltaCare provider) <http://www.deltadentalins.com/csu/>

<i>DeltaCare Basic</i>	Available to Unit 8 and E99	(800) 422-4234
<i>DeltaCare Enhanced</i>	Available to Unit 1, 2, 3, 4, 5, 6, 7 and 9; and Executives; MPP; Confidential; and FERP Annuitants	

### **Vision Service Plan (VSP) - Group #12292796** <http://www.calstate.edu/HR/benefitsportal/vision.shtml>

<i>Automatic Enrollment</i>	Available to All Employee Groups	(800) 877-7195
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### **Managed Health Network (MHN)** <https://members.mhn.com/external/public/default/homepage>

#### **Employee Assistance Program (EAP) - Group #5028** (800) 227-1060

To access online services use company code: **csustanislaus**

EAP is a services designed to help you manage life's challenges and can refer you to professional counselors and services that can help you resolve emotional, health, family and work issues.

### **Flexcash**

May waive health and/or dental when employee has other non-CSU coverage to receive

Cash in lieu of health enrollment per month: \$128.00

Cash in lieu of dental enrollment per month: \$ 12.00

## Voluntary Benefit Plans:

<http://www.calstate.edu/hr/benefitsportal/> - To access Voluntary Benefits Plans

### **MetLaw Legal Plan** (offered by Hyatt Legal Plans, Inc.)

MetLaw Legal Plan provides representations for many personal legal services for employees and their eligible dependents. Participants can receive services from a Network or Out-of-Network attorney. This plan has a designated enrollment election period. The annual open enrollment period the plan will be held in conjunction with the CSU annual open enrollment period. Employee Cost: \$19.70/month

### **Critical Illness Plan** (offered by Aflac)

The Critical Illness Plan provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associate with life-changes following the diagnosis of a covered critical illness.

### **The Standard**

**Voluntary Life Insurance:** The Standard offers CSU eligible employees the opportunity to purchase Voluntary Life Insurance at a competitive group rate.

**Voluntary Long Term Disability Insurance:** The Voluntary Long Term Disability Plan administered by The Standard, provides loss of income protection (up to 60%) due to a qualified disability.

**Voluntary Accidental Death and Dismemberment:** The Voluntary Accidental Death and Dismemberment Plan are administered by The Standard.

### **Auto and Home Insurance**

The Auto and Home Insurance plan offered by California Casualty, allows CSU eligible employees to obtain auto and home insurance policies at a discounted rate. The plan also has an identity theft component known as ID Defense. All policies are written for a 12-month period. Eligible employees can enroll in this benefit at any time during employment. ]