



Memorandum

Date: September 11, 2024

To: Jennifer Allen
Human Resources Director

Thru: Eddie Jimenez
Supervising HR Analyst

From: Martha Mendoza
Benefits Analyst

Subject: CalPERS Health Insurance Premiums for Calendar Year 2025

The new CalPERS health insurance premiums, effective January 1, 2025 to December 31, 2025, are outlined below and detailed in the attached rate sheets from CalPERS.

The Districts' maximum contribution is based on the Kaiser Family Plan premium increase in either Region 2 (Other So CA) or Region 3 (Los Angeles) being greater than \$75 per month. Both the Kaiser Family Plan premiums for Region 2 and Region 3 will increase in 2025. The Kaiser Family Plan in Region 2 increased by 4.35%, while the Kaiser Family Plan in Region 3 increased by 7.06%. The employee's cumulative cost sharing is updated when the higher increase in the Kaiser Family Plan premiums in either Region 2 or Region 3 is greater than \$75 per month.

The Kaiser Family Plan premium for Region 3 **increased** 7.06%. Therefore, the Districts' cost-sharing amount will be calculated as follows:

\$2,408.95	2025 premium
- 2,250.07	2024 premium
<u>\$ 158.88</u>	Increase of Kaiser Family Plan premium
\$ 83.88	Amount of increase in excess of \$75 (\$158.88 - \$75.00)
\$ <u> </u> /2	Divided by 2 (Employees' share and Districts' share)
\$ 41.94	
\$ 20.00	Maximum employee cost sharing amount per Salary Resolution, Section 5.9 Medical Insurance

Once cost sharing is triggered in any year the amount of the monthly cost sharing continues through the term of the agreement. The cost sharing contribution is \$150.00 through 2024, and a new cost sharing contribution of \$41.94 is calculated for 2025. The total is \$191.94. However, the cost sharing provision for all bargaining units states that the maximum cumulative employees' cost sharing contribution shall not exceed \$150.00 per month. Therefore, the employees' cumulative cost sharing amount for CY 2025 will be \$150.00.

The Districts' maximum contribution for CY 2025 will be **\$2,305.28** (\$2,455.28 - \$150.00) for employees in the Blue Collar, Confidential, Energy Recovery, Management, Professional, Professional Supervisory, Supervisory, Technical Support and White Collar Units.

A summary of the Kaiser premium is shown below.

Maximum Monthly Contributions:

Highest Kaiser premium, Region 2	\$2,455.28
Cost Sharing Amount	<u>- 150.00</u>
Maximum Monthly Contribution for Monthly employees	<u>\$2,305.28</u>

A summary of the Kaiser premium is shown below:

Kaiser Premium for Employee & 2 or More Dependents				
Region (Service Area)	CY 2024	CY 2025	CY 2024-2025 Change (\$)	CY 2024-2025 Change (%)
Region 2 (Other So CA)	\$2,352.87	\$2,455.28	\$102.41	4.35%
Region 3 (Los Angeles)	\$2,250.07	\$2,408.95	\$158.88	7.06%

Attachments

July Board of Administration Offsite
Statewide 2025 Premiums Per Subscriber Per Month (PSPM)
State & California State University Members

Basic Plans	2024			2025			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross Select HMO	\$925.57	\$1,851.14	\$2,406.48	\$1,021.71	\$2,043.42	\$2,656.45	10.39%
Anthem Blue Cross Traditional HMO	\$1,197.94	\$2,395.88	\$3,114.64	\$1,309.07	\$2,618.14	\$3,403.58	9.28%
Blue Shield Access+ HMO	\$892.49	\$1,784.98	\$2,320.47	\$965.86	\$1,931.72	\$2,511.24	8.22%
Blue Shield Trio HMO	\$810.24	\$1,620.48	\$2,106.62	\$909.10	\$1,818.20	\$2,363.66	12.20%
Health Net Salud y Más	\$656.96	\$1,313.92	\$1,708.10	\$753.72	\$1,507.44	\$1,959.67	14.73%
Kaiser Permanente	\$964.15	\$1,928.30	\$2,506.79	\$1,045.20	\$2,090.40	\$2,717.52	8.41%
Kaiser Permanente Out of State	\$1,312.45	\$2,624.90	\$3,412.37	\$1,422.26	\$2,844.52	\$3,697.88	8.37%
Sharp Performance Plus	\$833.24	\$1,666.48	\$2,166.42	\$868.45	\$1,736.90	\$2,257.97	4.23%
UnitedHealthcare SignatureValue Alliance	\$882.98	\$1,765.96	\$2,295.75	\$961.35	\$1,922.70	\$2,499.51	8.88%
UnitedHealthcare SignatureValue Harmony	\$763.70	\$1,527.40	\$1,985.62	\$820.13	\$1,640.26	\$2,132.34	7.39%
Western Health Advantage HMO	\$807.23	\$1,614.46	\$2,098.80	\$914.27	\$1,828.54	\$2,377.10	13.26%
Basic HMO Weighted Average							8.72%
PERS Gold	\$859.31	\$1,718.62	\$2,234.21	\$943.70	\$1,887.40	\$2,453.62	9.82%
PERS Platinum	\$1,215.87	\$2,431.74	\$3,161.26	\$1,335.30	\$2,670.60	\$3,471.78	9.82%
Basic PPO Weighted Average							9.82%

Total Basic Weighted Average

9.08%

July Board of Administration Offsite
Statewide 2025 Premiums Per Subscriber Per Month (PSPM)
State, Public Agencies, and Schools Members

Medicare Plans	2024			2025			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Medicare Preferred PPO	\$405.83	\$811.66	\$1,217.49	\$487.56	\$975.12	\$1,462.68	20.14%
Blue Shield Medicare PPO (Nationwide)	\$392.68	\$785.36	\$1,178.04	\$448.28	\$896.56	\$1,344.84	14.16%
Kaiser Permanente Senior Advantage	\$324.79	\$649.58	\$974.37	\$343.08	\$686.16	\$1,029.24	5.63%
Kaiser Permanente Senior Advantage Summit	\$386.55	\$773.10	\$1,159.65	\$408.31	\$816.62	\$1,224.93	5.63%
Kaiser Permanente Senior Advantage Out of State	\$318.43	\$636.86	\$955.29	\$336.72	\$673.44	\$1,010.16	5.74%
Kaiser Permanente Senior Advantage Summit Out of State	\$380.21	\$760.42	\$1,140.63	\$401.97	\$803.94	\$1,205.91	5.72%
Sharp Direct Advantage HMO	\$256.53	\$513.06	\$769.59	\$272.44	\$544.88	\$817.32	6.20%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$341.72	\$683.44	\$1,025.16	\$442.25	\$884.50	\$1,326.75	29.42%
Medicare Advantage Weighted Average							12.58%
PERS Gold	\$406.60	\$813.20	\$1,219.80	\$546.13	\$1,092.26	\$1,638.39	34.32%
PERS Platinum (Nationwide)	\$448.15	\$896.30	\$1,344.45	\$584.70	\$1,169.40	\$1,754.10	30.47%
Medicare Supplement Weighted Average							30.59%

Total Medicare Weighted Average 22.55%

July Board of Administration Offsite

Regional 2025 Premiums Per Subscriber Per Month (PSPM)

Public Agency & School Members

Basic Plans	2024			2025			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Basic Premiums - Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,138.86	\$2,277.72	\$2,961.04	\$1,256.65	\$2,513.30	\$3,267.29	10.34%
Anthem Blue Cross Traditional HMO	\$1,339.70	\$2,679.40	\$3,483.22	\$1,500.40	\$3,000.80	\$3,901.04	12.00%
Blue Shield Access+ HMO	\$1,076.84	\$2,153.68	\$2,799.78	\$1,170.17	\$2,340.34	\$3,042.44	8.67%
Blue Shield Trio HMO	\$946.84	\$1,893.68	\$2,461.78	\$1,134.79	\$2,269.58	\$2,950.45	19.85%
Kaiser Permanente	\$1,021.41	\$2,042.82	\$2,655.67	\$1,112.90	\$2,225.80	\$2,893.54	8.96%
PERS Gold	\$914.82	\$1,829.64	\$2,378.53	\$1,013.70	\$2,027.40	\$2,635.62	10.81%
PERS Platinum	\$1,314.27	\$2,628.54	\$3,417.10	\$1,476.10	\$2,952.20	\$3,837.86	12.31%
UnitedHealthcare SignatureValue Alliance	\$1,091.13	\$2,182.26	\$2,836.94	\$1,184.58	\$2,369.16	\$3,079.91	8.56%
UnitedHealthcare SignatureValue Harmony	\$937.39	\$1,874.78	\$2,437.21	\$1,005.02	\$2,010.04	\$2,613.05	7.21%
Western Health Advantage HMO	\$807.23	\$1,614.46	\$2,098.80	\$914.27	\$1,828.54	\$2,377.10	13.26%
Basic Premiums - Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$807.71	\$1,615.42	\$2,100.05	\$919.00	\$1,838.00	\$2,389.40	13.78%
Anthem Blue Cross Traditional HMO	\$1,034.38	\$2,068.76	\$2,689.39	\$1,110.97	\$2,221.94	\$2,888.52	7.40%
Blue Shield Access+ HMO	\$869.14	\$1,738.28	\$2,259.76	\$948.53	\$1,897.06	\$2,466.18	9.13%
Blue Shield Trio HMO	\$810.24	\$1,620.48	\$2,106.62	\$909.10	\$1,818.20	\$2,363.66	12.20%
Health Net Salud y Más	\$684.77	\$1,369.54	\$1,780.40	\$823.49	\$1,646.98	\$2,141.07	20.26%
Kaiser Permanente	\$904.95	\$1,809.90	\$2,352.87	\$944.34	\$1,888.68	\$2,455.28	4.35%
PERS Gold	\$799.44	\$1,598.88	\$2,078.54	\$864.75	\$1,729.50	\$2,248.35	8.17%
PERS Platinum	\$1,151.50	\$2,303.00	\$2,993.90	\$1,258.76	\$2,517.52	\$3,272.78	9.31%
Sharp Performance Plus	\$833.24	\$1,666.48	\$2,166.42	\$868.45	\$1,736.90	\$2,257.97	4.23%
UnitedHealthcare SignatureValue Alliance	\$837.88	\$1,675.76	\$2,178.49	\$890.66	\$1,781.32	\$2,315.72	6.30%
UnitedHealthcare SignatureValue Harmony	\$792.65	\$1,585.30	\$2,060.89	\$819.64	\$1,639.28	\$2,131.06	3.41%
Basic Premiums - Region 3							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$841.13	\$1,682.26	\$2,186.94	\$916.88	\$1,833.76	\$2,383.89	9.01%
Anthem Blue Cross Traditional HMO	\$1,012.67	\$2,025.34	\$2,632.94	\$1,065.46	\$2,130.92	\$2,770.20	5.21%
Blue Shield Access+ HMO	\$756.65	\$1,513.30	\$1,967.29	\$828.48	\$1,656.96	\$2,154.05	9.49%
Blue Shield Trio HMO	\$704.69	\$1,409.38	\$1,832.19	\$738.11	\$1,476.22	\$1,919.09	4.74%
Health Net Salud y Más	\$630.13	\$1,260.26	\$1,638.34	\$714.40	\$1,428.80	\$1,857.44	13.37%
Kaiser Permanente	\$865.41	\$1,730.82	\$2,250.07	\$926.52	\$1,853.04	\$2,408.95	7.06%
PERS Gold	\$785.28	\$1,570.56	\$2,041.73	\$868.15	\$1,736.30	\$2,257.19	10.55%
PERS Platinum	\$1,131.47	\$2,262.94	\$2,941.82	\$1,263.73	\$2,527.46	\$3,285.70	11.69%
UnitedHealthcare SignatureValue Alliance	\$826.44	\$1,652.88	\$2,148.74	\$866.40	\$1,732.80	\$2,252.64	4.84%
UnitedHealthcare SignatureValue Harmony	\$734.76	\$1,469.52	\$1,910.38	\$756.28	\$1,512.56	\$1,966.33	2.93%
Basic Premiums - Out of State							
Kaiser Permanente Out of State	\$1,312.45	\$2,624.90	\$3,412.37	\$1,422.26	\$2,844.52	\$3,697.88	8.37%
PERS Platinum	\$1,146.86	\$2,293.72	\$2,981.84	\$1,244.55	\$2,489.10	\$3,235.83	8.52%