

**ROSS VALLEY SCHOOL DISTRICT**  
**Health & Welfare Benefit Comparison 2016-2017**

Medical Effective 1-1-17 ~ Dental Effective 10-1-16	Monthly Amounts			
	Employee Only	Employee + One	Employee + Two	% CHG
<b>DENTAL (Mandatory)</b> Delta Dental (Rates effective thru September 30, 2017)	51.72	103.45	150.01	0.00%
<b>MEDICAL UNDER PERS HEALTH BENEFIT (Rates effective thru 12/31/17)</b> (Mandatory ~ Waiver allowed)				
<b>HMOs</b>				
Blue Shield Access+ HMO	1,024.85	2,049.70	2,664.61	0.85%
Anthem Blue Cross HMO Select (CA CARE) Large Care	783.46	1,566.92	2,037.00	8.54%
Anthem Blue Cross HMO Traditional (CA CARE) Large Care	990.05	1,980.10	2,574.13	15.74%
Kaiser HMO	733.39	1,466.78	1,906.81	-1.75%
Health Net SmartCare HMO	733.29	1,466.58	1,906.55	-9.30%
UnitedHealthcare HMO	1,062.26	2,124.52	2,761.88	11.18%
<b>PPOs</b>				
PERS-Choice (Blue Cross PPO)	830.30	1,660.60	2,158.78	4.00%
PERS-Select (Blue Cross PPO - smaller network of providers)	736.27	1,472.54	1,914.30	0.85%
PERS-Care (Blue Cross PPO)	932.39	1,864.78	2,424.21	4.85%
<b>INCOME PROTECTION PLAN (Mandatory ~ Certificated Only)</b>				
The Standard Group Disability	Sliding Scale	*See backside for rate scale		
Total Monthly with Kaiser & Delta Dental	785.11			

Medical Effective 1-1-16 ~ Dental Effective 10-1-15	Monthly Amounts			
	Employee Only	Employee + One	Employee + Two	% CHG
<b>DENTAL (Mandatory)</b> Delta Dental (Rates effective thru September 30, 2016)	51.72	103.45	150.01	6.14%
<b>MEDICAL UNDER PERS HEALTH BENEFIT (Rates effective thru 12/31/16)</b> (Mandatory ~ Waiver allowed)				
<b>HMOs</b>				
Blue Shield Access+ HMO	1,016.18	2,032.36	2,642.07	9.40%
Blue Shield NetValue HMO (smaller network of providers)	1,033.86	2,067.72	2,688.04	18.75%
Anthem Blue Cross HMO Select (CA CARE) Large Care	721.79	1,443.58	1,876.65	n/a
Anthem Blue Cross HMO Traditional (CA CARE) Large Care	855.42	1,710.84	2,224.09	n/a
Kaiser HMO	746.47	1,492.94	1,940.82	4.48%
Health Net SmartCare HMO	808.44	1,616.88	2,101.94	n/a
UnitedHealthcare HMO	955.44	1,910.88	2,484.14	n/a
<b>PPOs</b>				
PERS-Choice (Blue Cross PPO)	798.36	1,596.72	2,075.74	13.91%
PERS-Select (Blue Cross PPO - smaller network of providers)	730.07	1,460.14	1,898.18	5.74%
PERS-Care (Blue Cross PPO)	889.27	1,778.54	2,312.10	14.73%
<b>INCOME PROTECTION PLAN (Mandatory ~ Certificated Only)</b>				
The Standard Maximum Premium	Sliding Scale	*See backside for rate scale		
Total Monthly with Kaiser & Delta Dental	798.19			

**PLEASE NOTE:**  
**Open Enrollment Dates for Medical: 9/12/16-10/7/16 There is No Open Enrollment for Dental Coverage**  
- Effective 1/1/17 District H&W Cap for Classified Employees: \$785.11/mo & \$9,421.32/yr  
- Effective 1/1/17 District H&W Cap for Certificated Employees: \$785.11/mo & \$9,421.32/yr plus Income Protection  
- For all employees hired after 1/1/2001 - the Cap is prorated by FTE

**For more information:**

- Blue Shield - [www.blueshieldca.com/sites/calpersmember/home.sp](http://www.blueshieldca.com/sites/calpersmember/home.sp) or (800) 334-5847
- Kaiser Permanente - [www.kp.org/calpers](http://www.kp.org/calpers) or (800) 464-4000
- PERS Select, Choice, Care (Anthem Blue Cross) - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) or (877) 737-7776
- Anthem Blue Cross HMO Select & Traditional - [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers) or (855) 839-4524
- Health Net SmartCare - [www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action](http://www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action)
- UnitedHealthcare - <http://calpers.welcometouhc.com/>
- CalPERS information & publications - [www.my.calpers.ca.gov](http://www.my.calpers.ca.gov) or (888) 225-7377