

PERALTA COMMUNITY COLLEGE DISTRICT
JULY 1, 2014 - JUNE 30, 2015 RENEWAL PERIOD - WITHOUT CENSUS NUMBERS

COVERAGE	RENEWAL RATES (07/01/13 - 06/30/14)							RENEWAL RATES (07/01/14 - 06/30/15)						
	Member (M)	Member (M) + Sp. (M)	Member (M) + Sp. (NM)	Member (NM) + Sp. (M)	Member (M) + Sp. (M) + Ch.	Member (M) + Sp. (NM) + Ch.	Member (NM) + Sp. (M) + Ch.	Member (M)	Member (M) + Sp. (M)	Member (M) + Sp. (NM)	Member (NM) + Sp. (M)	Member (M) + Sp. (M) + Ch.	Member (M) + Sp. (NM) + Ch.	Member (NM) + Sp. (M) + Ch.
Kaiser Senior Advantage (\$10 copay plan w/dental & vision coverages) - <u>Retirees</u> retired post Sept. 2004 & are over age 65 & who assigned Medicare to Kaiser	357.74	715.48	1,041.50	1,041.50	1,283.01	1,609.03	1,609.04	377.12	754.24	1,060.88	1,060.89	1,321.77	1,628.41	1,628.42
Kaiser Senior Advantage (\$0 copay plan w/dental & vision coverages) - <u>Retirees</u> retired pre Sept. 2004 & are over age 65 & who assigned Medicare to Kaiser	454.19	908.38	1,163.14	1,163.13	1,496.80	1,751.56	1,751.55	473.39	946.78	1,182.34	1,182.33	1,535.20	1,770.76	1,770.75
Kaiser Cost & OOA (\$0 copay plan w/vision coverage) - <u>Retirees</u> retired pre Sept. 2004 & are over age 65 ~ member does NOT need to assign Medicare to Kaiser	870.14	1,740.28	1,579.09	1,579.08	2,328.70	2,167.51	2,167.50	Both plans closed and therefore are no longer available						
Kaiser Senior Advantage (\$15 copay plan w/dental & vision coverages) - <u>Retirees</u> retired post July 1, 2012 & are over age 65 & who assigned Medicare to Kaiser (Local 39)	335.05	670.10	1,004.47	1,004.47	1,225.72	1,560.09	1,560.09	354.52	709.04	1,023.94	1,023.94	1,264.66	1,579.56	1,579.56
COVERAGE	Employee Only		Employee + 1 Dep.		Employee + 2+Deps.			Employee Only		Employee + 1 Dep.		Employee + 2+Deps.		
Kaiser (\$10 copay plan w/vision coverage) - <u>Active & Retirees</u> retired post Sept. 2004 & are under age 65 or did NOT assign Medicare to Kaiser	683.77		1,367.53		1,935.06			683.77		1,367.53		1,935.06		
Kaiser (\$0 copay plan w/NO vision coverage) - <u>Retirees</u> retired pre Sept. 2004 & are under age 65 or did NOT assign Medicare to Kaiser	708.94		1,417.89		2,006.31			708.94		1,417.89		2,006.31		
Kaiser (\$15 copay plan w/vision coverage) - <u>Active & Retirees</u> retired post July 1, 2012 are under age 65 or did NOT assign Medicare to Kaiser (Local 39)	669.42		1,338.84		1,894.46			669.42		1,338.84		1,894.46		

COVERAGE	RENEWAL RATES (07/01/13 - 06/30/14)			RENEWAL RATES (07/01/14 - 06/30/15)		
	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.
Lite PPO (\$15 copay plan w/vision coverage) -Active employees (Local 39)	Prem. Equiv.: 518.09	Prem. Equiv.: 1,157.55	Prem. Equiv.: 1,739.01	Prem. Equiv.: 608.59	Prem. Equiv.: 1,359.74	Prem. Equiv.: 2,042.77
	COBRA (102%): 528.45	COBRA (102%): 1,180.70	COBRA (102%): 1,773.79	COBRA (102%): 620.76	COBRA (102%): 1,386.94	COBRA (102%): 2,083.62
Traditional PPO (\$15 copay plan w/vision coverage) - Active employees (Local 39)	Prem. Equiv.: 538.81	Prem. Equiv.: 1,203.83	Prem. Equiv.: 1,808.55	Prem. Equiv.: 658.03	Prem. Equiv.: 1,470.21	Prem. Equiv.: 2,208.73
	COBRA (102%): 549.59	COBRA (102%): 1,227.91	COBRA (102%): 1,844.72	COBRA (102%): 671.19	COBRA (102%): 1,499.61	COBRA (102%): 2,252.91
Traditional PPO (\$15 copay plan w/ vision coverage) - <u>Retirees</u> retired post July 1, 2012 & do NOT have Medicare (Local 39)	Prem. Equiv.: 518.09	Prem. Equiv.: 1,157.55	Prem. Equiv.: 1,739.01	Prem. Equiv.: 658.03	Prem. Equiv.: 1,470.21	Prem. Equiv.: 2,208.73
	COBRA (102%): 528.45	COBRA (102%): 1,180.70	COBRA (102%): 1,773.79	COBRA (102%): 671.19	COBRA (102%): 1,499.61	COBRA (102%): 2,252.91
Traditional PPO (\$15 copay plan w/ vision coverage) - <u>Retirees</u> retired post July 1, 2012 & HAVE Medicare (Local 39)	Prem. Equiv.: 283.09	Prem. Equiv.: 566.15	Prem. Equiv.: 1,127.37	Prem. Equiv.: 328.06	Prem. Equiv.: 656.08	Prem. Equiv.: 1,306.45
	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58
Lite PPO (\$15 copay plan w/ vision coverage) - <u>Retirees</u> retired post July 1, 2012 & do NOT have Medicare (Local 39)	Prem. Equiv.: 518.09	Prem. Equiv.: 1,157.55	Prem. Equiv.: 1,739.01	Prem. Equiv.: 608.59	Prem. Equiv.: 1,359.74	Prem. Equiv.: 2,042.77
	COBRA (102%): 528.45	COBRA (102%): 1,180.70	COBRA (102%): 1,773.79	COBRA (102%): 620.76	COBRA (102%): 1,386.94	COBRA (102%): 2,083.62
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	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58

COVERAGE	RENEWAL RATES (07/01/13 - 06/30/14)			RENEWAL RATES (07/01/14 - 06/30/15)		
	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.
Lite PPO (\$10 copay plan w/vision coverage) -Active employees	Prem. Equiv.: 573.76	Prem. Equiv.: 1,281.92	Prem. Equiv.: 1,925.87	Prem. Equiv.: 716.64	Prem. Equiv.: 1,601.15	Prem. Equiv.: 2,405.47
	COBRA (102%): 585.24	COBRA (102%): 1,307.56	COBRA (102%): 1,964.39	COBRA (102%): 730.98	COBRA (102%): 1,633.18	COBRA (102%): 2,453.58
Lite PPO (\$10 copay plan w/ vision coverage) - <u>Retirees</u> retired post July 1, 2012 & HAVE Medicare	Prem. Equiv.: 283.09	Prem. Equiv.: 566.15	Prem. Equiv.: 1,127.37	Prem. Equiv.: 328.06	Prem. Equiv.: 656.08	Prem. Equiv.: 1,306.45
	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58
Lite PPO (\$10 copay plan w/ vision coverage) - <u>Retirees</u> retired post July 1, 2012 & do NOT have Medicare	Prem. Equiv.: 573.76	Prem. Equiv.: 1,281.92	Prem. Equiv.: 1,925.87	Prem. Equiv.: 716.64	Prem. Equiv.: 1,601.15	Prem. Equiv.: 2,405.47
	COBRA (102%): 585.24	COBRA (102%): 1,307.56	COBRA (102%): 1,964.39	COBRA (102%): 730.98	COBRA (102%): 1,633.18	COBRA (102%): 2,453.58
COVERAGE	RENEWAL RATES (07/01/13 - 06/30/14)			RENEWAL RATES (07/01/14 - 06/30/15)		
COVERAGE	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.
Traditional PPO (\$10 copay plan w/vision coverage) - <u>Active employees</u>	Prem. Equiv.: 709.22	Prem. Equiv.: 1,584.58	Prem. Equiv.: 2,380.55	Prem. Equiv.: 895.87	Prem. Equiv.: 2,001.59	Prem. Equiv.: 3,007.04
	COBRA (102%): 723.40	COBRA (102%): 1,616.27	COBRA (102%): 2,428.16	COBRA (102%): 913.78	COBRA (102%): 2,041.63	COBRA (102%): 3,067.18
Traditional PPO (\$10 copay plan w/vision coverage) - <u>Retirees</u> retired post July 2004 & HAVE Medicare	Prem. Equiv.: 283.09	Prem. Equiv.: 566.15	Prem. Equiv.: 1,127.37	Prem. Equiv.: 328.06	Prem. Equiv.: 656.08	Prem. Equiv.: 1,306.45
	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58
Traditional PPO (\$10 copay plan w/vision coverage) - <u>Retirees</u> retired post July 2004 & do NOT have Medicare	Prem. Equiv.: 545.94	Prem. Equiv.: 1,548.55	Prem. Equiv.: 2,174.04	Prem. Equiv.: 665.26	Prem. Equiv.: 1,886.79	Prem. Equiv.: 2,649.18
	COBRA (102%): 556.86	COBRA (102%): 1,579.52	COBRA (102%): 2,217.52	COBRA (102%): 678.56	COBRA (102%): 1,924.73	COBRA (102%): 2,702.16

RENEWAL RATES (07/01/13 - 06/30/14)				RENEWAL RATES (07/01/14 - 06/30/15)			
COVERAGE	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	
Traditional PPO (\$10 copay plan w/vision coverage) - Retirees retired post July 2012 & HAVE Medicare	Prem. Equiv.: 283.09	Prem. Equiv.: 566.15	Prem. Equiv.: 1,127.37	Prem. Equiv.: 328.06	Prem. Equiv.: 656.08	Prem. Equiv.: 1,306.45	
	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58	
Traditional PPO (\$10 copay plan w/vision coverage) - Retirees retired post July 2012 & do NOT have Medicare	Prem. Equiv.: 709.22	Prem. Equiv.: 1,584.58	Prem. Equiv.: 2,380.55	Prem. Equiv.: 895.87	Prem. Equiv.: 2,001.59	Prem. Equiv.: 3,007.04	
	COBRA (102%): 723.40	COBRA (102%): 1,616.27	COBRA (102%): 2,428.16	COBRA (102%): 913.78	COBRA (102%): 2,041.63	COBRA (102%): 3,067.18	
RENEWAL RATES (07/01/13 - 06/30/14)				RENEWAL RATES (07/01/14 - 06/30/15)			
COVERAGE	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	Employee Only	Employee + 1 Dep.	Employee + 2+Deps.	
Traditional PPO (\$0 copay plan w/NO vision coverage) - Retirees retired pre July 2004 & HAVE Medicare	Prem. Equiv.: 283.09	Prem. Equiv.: 566.15	Prem. Equiv.: 1,127.37	Prem. Equiv.: 328.06	Prem. Equiv.: 656.08	Prem. Equiv.: 1,306.45	
	COBRA (102%): 288.75	COBRA (102%): 577.47	COBRA (102%): 1,149.92	COBRA (102%): 334.62	COBRA (102%): 669.20	COBRA (102%): 1,332.58	
Traditional PPO (\$0 copay plan w/NO vision coverage) - Retirees retired pre July 2004 & do NOT have Medicare	Prem. Equiv.: 545.94	Prem. Equiv.: 1,548.55	Prem. Equiv.: 2,174.04	Prem. Equiv.: 665.26	Prem. Equiv.: 1,886.99	Prem. Equiv.: 2,649.18	
	COBRA (102%): 556.86	COBRA (102%): 1,579.52	COBRA (102%): 2,217.52	COBRA (102%): 678.56	COBRA (102%): 1,924.73	COBRA (102%): 2,702.16	
Dental Plans				Dental Plans			
UHC Dental - Active	26.95	43.11	65.69	27.62	44.19	67.33	
Delta Dental plus - Active	Not applicable	Not applicable	Not applicable	65.47	111.30	170.23	
Employee Assistance Plan				Employee Assistance Plan			
MHN	2.12			2.12			
Long Term Disability				Long Term Disability			
ING	\$.17 per \$100 of covered payroll			\$.17 per \$100 of covered payroll			
Life and Accidental Death & Dismemberment				Life and Accidental Death & Dismemberment			
ING	\$.175 per \$1,000 of coverage for life / \$.015 per \$1,000 of coverage for AD&D / \$.30 per dependent unit / \$.175 per \$1,000 of coverage for retirees			\$.19 per \$1,000 of coverage for life / \$.015 per \$1,000 of coverage for AD&D / \$.30 per dependent unit / \$.19 per \$1,000 of coverage for retirees			

Prepared by: PSW Benefit Resources ~July 28, 2014