



PALMDALE WATER DISTRICT

A CENTURY OF SERVICE

BOARD OF DIRECTORS

W. SCOTT KELLERMAN
Division 1

DON WILSON
Division 2

GLORIA DIZMANG
Division 3

KATHY MAC LAREN-GOMEZ
Division 4

VINCENT DINO
Division 5

September 8, 2022

**AGENDA FOR A MEETING
OF THE PERSONNEL COMMITTEE
OF THE PALMDALE WATER DISTRICT
TO BE HELD AT 2029 EAST AVENUE Q, PALMDALE
OR VIA TELECONFERENCE**
Committee Members: Kathy Mac Laren-Gomez-Chair, Scott Kellerman

FOR THE PUBLIC: VIA TELECONFERENCE ONLY
DIAL-IN NUMBER: 571-748-4021 ATTENDEE PIN: 118-874-193#
Submit Public Comments at: <https://www.gomeet.com/118-874-193>

**TUESDAY, SEPTEMBER 13, 2022
9:00 a.m.**

DENNIS D. LaMOREAUX
General Manager

ALESHIRE & WYNDER LLP
Attorneys

NOTE: To comply with the Americans with Disabilities Act, to participate in any Board meeting please contact Dawn Deans at 661-947-4111 x1003 at least 48 hours prior to a Board meeting to inform us of your needs and to determine if accommodation is feasible.

Agenda item materials, as well as materials related to agenda items submitted after distribution of the agenda packets, are available for public review at the District's office located at 2029 East Avenue Q, Palmdale (Government Code Section 54957.5). Please call Dawn Deans at 661-947-4111 x1003 for public review of materials.


PUBLIC COMMENT GUIDELINES: The prescribed time limit per speaker is three-minutes. Please refrain from public displays or outbursts such as unsolicited applause, comments, or cheering. Any disruptive activities that substantially interfere with the ability of the District to carry out its meeting will not be permitted, and offenders will be requested to leave the meeting. (PWD Rules and Regulations, Appendix DD, Sec. IV.A.)

Each item on the agenda shall be deemed to include any appropriate motion, resolution, or ordinance to take action on any item.

- 1) Roll call.
- 2) Adoption of agenda.
- 3) Public comments for non-agenda items.
- 4) Action Items: (The public shall have an opportunity to comment on any action item as each item is considered by the Committee prior to action being taken.)



- 4.1) Consideration and possible action on approval of minutes of meeting held August 31, 2022.
- 4.2) Consideration and possible action on a recommendation on the District's policy regarding medical benefits for 2023. (Budget Impact – to be determined – Human Resources Director Barragan-Garcia)
- 5) Reports.
 - 5.1) Human Resources Director Barragan-Garcia:
 - a) Other.
- 6) Board members' requests for future agenda items.
- 7) Date of next Committee meeting.
- 8) Adjournment.



DENNIS D. LaMOREAUX,
General Manager

DDL/dd

P A L M D A L E W A T E R D I S T R I C T
B O A R D M E M O R A N D U M

DATE: September 8, 2022 **September 13, 2022**
TO: PERSONNEL COMMITTEE **Committee Meeting**
FROM: Mrs. Angelica Barragan-Garcia, Human Resources Dir.
VIA: Mr. Dennis D. LaMoreaux, General Manager
RE: *AGENDA ITEM NO. 4.2 – CONSIDERATION AND POSSIBLE ACTION ON A RECOMMENDATION ON THE DISTRICT'S POLICY REGARDING MEDICAL BENEFITS FOR 2023. (BUDGET IMPACT – TO BE DETERMINED – HUMAN RESOURCES DIRECTOR BARRAGAN-GARCIA)*

Recommendation:

Staff recommends that the Committee approve the Kaiser High Deductible Plan (CDHP) as the basis for calculating the 2023 benefit coverage amount Palmdale Water District will contribute for employees and that this option be presented to the full Board for consideration at the September 26, 2022 Regular Board Meeting.

Alternative Options:

The Committee can choose to not approve this recommendation.

Impact of Taking No Action:

The number of employees having an out-of-pocket cost for premiums will increase. 33 employees would have an employee contribution versus 47 if no action is taking.

Background:

The District's approved policy for the amount that Palmdale Water District covers for employees is based on the lowest tier family plan for which all employees qualify for. If taking the current approved approach, the coverage amount for employees would be based off the PPO family plan which would cause a high increase in monthly premium for those employees under HMOs.

Strategic Plan Initiative/Mission Statement:

This item is under Strategic Initiative No. 2 – Organizational Excellence.
This item directly relates to the District's Mission Statement.

Budget:

This proposal of utilizing Kaiser CDHP as the basis would have an approximate annual savings of \$76,131.00 based on year to year. This is due to the decrease of Anthem Plans. Kaiser CDHP would have an additional cost of \$127,411.00 over the lowest family plan-Anthem PPO.

PERSONNEL COMMITTEE
PALMDALE WATER DISTRICT
VIA: Mr. Dennis D. LaMoreaux, General Manager

September 8, 2022

- Anthem Advantage PPO as the basis for allowance (\$1,773.23). Total estimated benefit expense: \$ 1,471,715.00
- Kaiser ABHP as the basis for allowance (\$1,980.63). Total estimated benefit expense: \$ 1,599,126.00

Supporting Documents:

- Summary of 2023 Benefit Renewal
- Kaiser CDHP - 2022/2023 Costs
- Lower Cost Family Plan - 2022/2023 Costs

Summary of Renewal for 2023 Benefits

- Anthem PPO: 10% decrease. The pandemic reduced claims costs significantly, and JPIA is providing a rate reduction in 2023 to return excess funds collected during the pandemic to members. However, increases to the PPO is anticipated for the next several years after 2023.
- Anthem HMO's: Increase of 5.5%
- Kaiser Consumer Driven Health Plan (CDHP): Due to IRS changes to HSA-eligible high deductible plan requirements, the embedded deductible for an individual in a family will increase from \$2,800 to \$3,000. All other benefits, deductibles, and maximum out of pocket amounts remain the same.
- New programs for Anthem PPO members:
 - **Progyny fertility and family building benefits:** Fertility and family building coverage will be available to employees and spouses/registered domestic partners. This coverage will be available for members enrolled in Anthem: Classic, Advantage and CDHP.
 - **Hinge Health virtual physical therapy:** Hinge Health will provide a virtual physical therapy program for acute or chronic conditions. Benefits include live video visits with a physical therapist, visits with a certified health coach to address underlying causes, and/or a tablet with sensors to provide feedback on movements during therapy. Benefits vary based on applicability, as determined by intake assessment. Hinge Health benefits are provided at no cost and are exempt from deductibles in all Anthem PPO plans, including the CDHP.
 - **Oncology Guidance through Carrum Health:** this benefit will connect participants newly diagnosed with cancer to comprehensive support through cancer treatment centers Memorial Sloan Kettering and City of Hope. The program includes assignment to a dedicated oncology nurse for 48 months and second opinion and treatment plan review. This benefit is available for all types of cancer, excluding non-melanoma skin cancer. Oncology Guidance is provided at no cost, unless a CDHP member has not yet met the IRS required minimum deductible for HSA eligibility. In that case, Carrum will work with Anthem to ensure the minimum required deductible has been met collectively before providing 100% coverage.
 - **Breast cancer treatment bundles** for first-time non-metastatic breast cancer will be available through City of Hope for participants in Southern California within 60 miles of a City of Hope location due to the need for repeat visits. Comprehensive treatment bundles include coordinated care, radiation, chemotherapy, and surgery. Breast cancer treatment bundles through Carrum are provided at no cost. For CDHP participants, the same process used for Oncology Guidance will be applied to maintain HSA eligibility.
- Modern Health virtual mental health and wellness: This benefit will remain available to active employees in all JPIA medical plans (Anthem PPO, Anthem HMO & Kaiser). In 2023, this benefit will also be available to non-Medicare retirees in the Anthem and Kaiser medical plans.
- Expanded Retail Mail Order Alternatives: Anthem PPO members will have more retail options for maintenance prescriptions. Maintenance medications are subject to a requirement to be obtained through mail order after two retail fills. In 2020, Walmart, Costco, and Sam's Club were added as

alternatives to mail order to obtain 90-day maintenance medication refills. Retail alternatives for 90-day maintenance refills will expand to include Albertsons, Vons, Pavilions, Safeway and Ralphs.

- UnitedHealthcare Medicare Advantage PPO will see an increase in hearing aid allowance, from \$500 to \$2,500.

- To assist individuals who are ineligible for retiree health coverage through their former employer, Kaiser Senior Advantage plans mirroring JPIA pricing and plan design will be available to Medicare-eligible individuals leaving a JPIA Kaiser plan. By leveraging association with the JPIA's group plans, individuals will have access to plans more robust than those available on the individual market at a very competitive rate.

- The vision plans will be enhanced to include coverage for premium and custom progressives with a \$25 copay, reducing participant out of pocket expense.

- Health Savings Account Contribution Limits: The IRS updates the maximum amount allowed to be contributed to a tax-advantaged Health Savings Account (HSA) each year. In 2023, the maximum contribution from all sources for a person enrolled in a high deductible plan as an individual will rise from \$3,650 to \$3,850. The maximum contribution for a person enrolled in a high deductible plan as a family (employee plus one or more) will rise from \$7,300 to \$7,750. Those who will be age 55 or older at any time in 2023 may contribute an additional \$1,000.

ACWA JPIA 2023 Medical Plan Monthly Rates

LOS ANGELES AREA

Los Angeles, San Bernardino & Ventura Counties

Anthem Blue Cross	Standard Rates			Incentive Rates (-4%)			Change to Rates
	Single	Two-Party	Family	Single	Two-Party	Family	
Classic PPO	721.13	1,442.26	1,910.99	692.28	1,384.56	1,834.54	-10.0%
Advantage PPO	634.59	1,269.18	1,681.66	609.21	1,218.42	1,614.41	-10.0%
Consumer Driven Health Plan (CDHP)	576.90	1,153.80	1,528.79	553.82	1,107.64	1,467.62	-10.0%
CalCare HMO	941.48	1,882.96	2,494.92	903.82	1,807.64	2,395.12	5.4%
Value HMO	867.18	1,734.36	2,298.03	832.49	1,664.98	2,206.10	5.4%
Kaiser North	Standard Rates			New! Incentive Rates (-4%)			Std / Inc
Traditional HMO	701.24	1,402.48	1,949.45	673.19	1,346.38	1,871.47	
HMO with Optical	714.15	1,428.30	1,985.34	685.58	1,371.16	1,905.91	+2.8% / -1.3%
Value HMO	640.97	1,281.94	1,781.90	615.33	1,230.66	1,710.62	+2.8% / -1.3%
Consumer Driven Health Plan (CDHP)	511.65	1,023.30	1,422.39	491.18	982.36	1,365.48	+2.8% / -1.3%
Medicare Advantage							
Kaiser Senior Advantage	160.97	321.94	894.29				-11.1%
United Healthcare PPO	404.70	809.40	1,214.10				3.1%
Mixed Medicare ^{1,2}			³			⁴	
Classic PPO		1,125.83	1,594.56		1,096.98	1,546.96	-5.7%
Advantage PPO		1,039.29	1,451.77		1,013.91	1,409.90	-5.3%
Consumer Driven Health Plan (CDHP)		981.60	1,356.59		958.52	1,318.50	-5.0%
CalCare HMO		1,346.18	1,958.14		1,308.52	1,896.00	4.7%
Value HMO		1,271.88	1,835.55		1,237.19	1,778.31	4.6%
Kaiser Traditional HMO + Senior Advantage ⁵		862.21	1,409.18		834.16	1,359.25	1.9%

¹ Mixed Medicare rates are for enrollments that include one retiree with Medicare and one without Medicare.

² Kaiser enrollments cannot mix with UHC enrollments. It must be Anthem+UHC or Kaiser+Kaiser.

³ Kaiser Mixed Medicare rates vary based on a variety of combinations. Email benefits@acwajpia.com to request a scenario-specific rate.

⁴ Family Mixed Medicare rates are for one adult with Medicare, plus one adult and child without Medicare.

⁵ Change to Mixed Medicare rates shown is a comparison of Two-Party Standard rates.

If you have questions or would like additional information, please email benefits@acwajpia.com.

ACWA JPIA 2023 Medical Plans

Anthem Blue Cross	Deductible (Indiv./Family)	Dr.	ER	Hospital	X-ray, lab	Prescription	Medical Max Out of Pocket	RX Max Out of Pocket
Classic PPO	\$200/600	\$15	\$50	Ded/10%/20% ¹	20%	\$5/20/50	\$2,000/4,000	\$5,350/10,200
Advantage PPO	\$500/1,000	\$20	\$50	Ded/20%	20%	\$5/20/50	\$3,000/6,000	\$3,600/7,200
CalCare HMO	None	\$10	\$50	\$0	N/A	\$5/20/50	\$500/1,500	\$6,100/11,700
Value HMO	None	\$30	\$150	\$250	N/A	\$5/20/50 ²	\$2,500/5,000	\$4,100/8,200
Consumer Driven Health Plan	\$1,500/3,000 ³	Deductible, then 20% coinsurance				Ded/\$5/20/50	\$2,500/4,000	
Kaiser	(Indiv./Family)	Dr.	ER	Hospital	X-ray, lab	Prescription	Combined Max OOP	
Traditional HMO	None	\$10	\$50	\$0	N/A	\$5/15	\$1,500/3,000	
HMO with Optical	None	\$10	\$50	\$0	N/A	\$5/15	\$1,500/3,000	
Value HMO	None	\$30	\$150	\$250	N/A	\$10/20	\$3,000/6,000	
Consumer Driven Health Plan	\$1,500/3,000 ³	\$20	\$100	\$250	copays	Ded/\$10/20	\$3,000/5,600 ⁴	
Medicare Advantage							Combined Max OOP	
Kaiser Senior Advantage	None	\$20	\$50	\$0	N/A	\$10/25	\$1,000/2,000	
UHC Medicare Advantage PPO ⁵	None	\$0	\$50	\$0	\$0	\$5/20/50	\$500 per person	

Important Notes

¹ Facility charge is covered at 90%. Physician charge covered at 80%. Both are subject to deductible.

² An annual \$100 (individual)/\$300 (family) drug deductible applies to medications on this plan.

³ Member is responsible for 100% of medical & prescription costs (excluding Preventive Care and some maintenance medications) until deductible is met.

⁴ An *individual* enrolled in *family* coverage will have a maximum liability of \$3,000 toward the family deductible and family maximum out of pocket.

⁵ Retiree's enrollment in Medicare Parts A and B is required.

This is a very brief plan comparison of **IN-NETWORK** benefits. Plan summaries are available at www.acwajpia.com.

The Evidence of Coverage prevails in the event of a discrepancy.

ACWA JPIA, CA License #0172324

Revised 8/11/2022

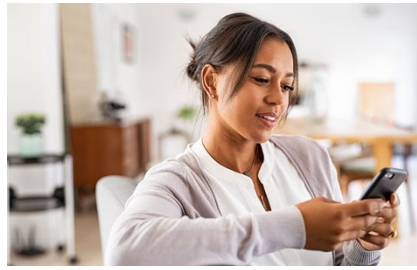
Your Fertility and Family Building Benefit

Provided by: ACWA JPIA



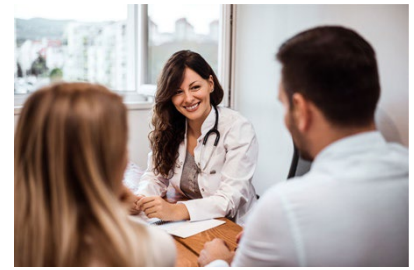
Comprehensive Coverage

Fertility treatment coverage for every unique path to parenthood.



Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA).



High Quality Care

Convenient access to a premier network of fertility specialists across the US.

Your Progyny fertility benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. The Progyny Smart Cycle covers all the individual services, tests, and treatments you may need. Progyny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you.

Your Progyny coverage includes:

2 Smart Cycles

Progyny Rx Integrated fertility medication coverage

Fertility Preservation Egg and sperm freezing coverage

\$20,000 Surrogacy financial assistance per lifetime

\$20,000 Adoption financial assistance per lifetime

Donor Tissue Purchase Egg and sperm tissue purchase coverage

\$1,000 Doula financial assistance per child

Note: To be eligible for Progyny benefits, you must be enrolled in an Anthem PPO plan through ACWA JPIA. You are subject to financial responsibility according to your plan. Please consult with your human resources department to confirm eligibility.

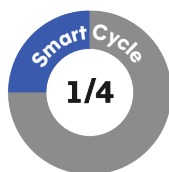
Common ways to use a Smart Cycle:



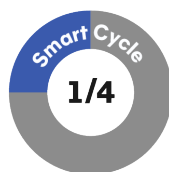
IVF Fresh Cycle



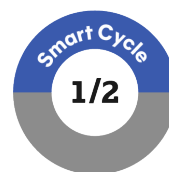
IVF Freeze-All Cycle



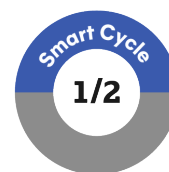
Frozen Embryo Transfer (FET)



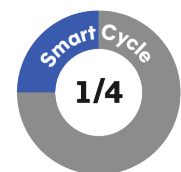
Intrauterine Insemination (IUI) or Timed Intercourse (TIC)



Pre-Transfer Embryology Services



Egg Freezing



Sperm Freezing

To learn more and activate your benefit, call: 866.461.4990



New program available
January 1, 2023!



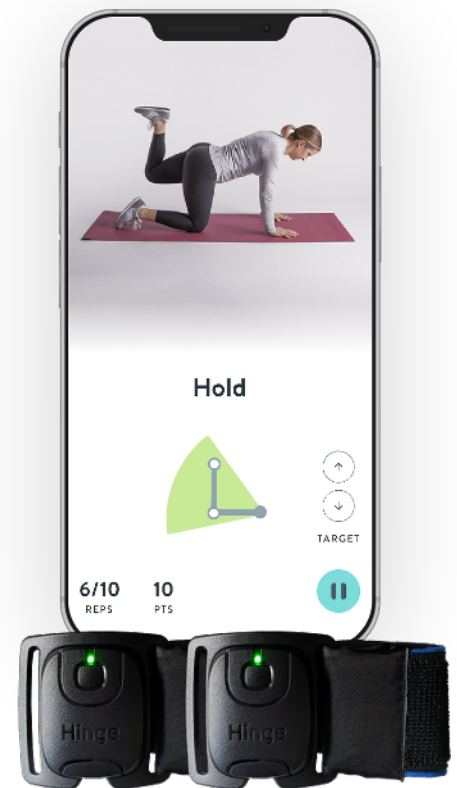
Conquer back and joint pain without drugs or surgery

You and your eligible family members get access to Hinge Health's programs for **back, knee, hip, shoulder, neck, or other joint pain at zero cost to you**, which may include:

- Wearable sensors for live feedback in the app
- Unlimited 1-on-1 health coaching
- Personalized exercise therapy

Over 300k members have joined our programs so far, and cut their pain by nearly 70%!

Eligibility: Employees, early retirees (pre-Medicare), and dependents 18+ enrolled in an ACWA JPIA PPO or CDHP medical plan through Anthem Blue Cross are eligible.



To learn more call (855) 902-2777, or apply at:
HINGEHEALTH.COM/ACWAJPIA



Take on breast cancer with experts by your side.

Use your Carrum Health benefit to access City of Hope's Comprehensive Cancer Center's leading-edge technology and surgical expertise, at little to no cost.*



Your Carrum Health benefit provides an easier way to get exceptional surgical care for over 100 procedures, including knee, hip, and shoulder surgeries, spine, heart, weight loss, and many more.

Beginning Jan. 1, 2023, eligible employees and their dependents with first time nonmetastatic breast cancer may be able to access breast cancer treatment from one of the leading cancer centers in the country: City of Hope. With your Carrum Health benefit, you may be able to qualify for:





- Surgery
- Breast reconstruction
- Radiation therapy
- Chemotherapy

City of Hope has been ranked seventh among the nation's "Best Hospital" for cancer by U.S. News & World Report for 16 consecutive years and is one of only 52 comprehensive cancer centers in the nation, the highest designation possible from the National Cancer Institute.



*Carrum Health is a special benefit for employees, sponsored by your employer's health plan through ACWA JPIA. Employees, early retirees (pre-Medicare) and dependents on the Anthem PPO or CDHP plan are eligible. For CDHP plan members, Carrum will work with Anthem to collectively ensure you pay the minimum deductible to maintain HSA eligibility. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income to the covered member.

Carrum Health members residing within 60 miles of one of these four locations may be eligible for treatment:

-  **City of Hope**
1500 E. Duarte Road
Duarte, CA 91010
-  **City of Hope | Arcadia Radiation Oncology**
301 W. Huntington Drive, Suite 120
Arcadia, CA 91007
-  **City of Hope | Corona**
320 W. 6th St.
Corona, CA 92882
-  **City of Hope | Upland**
1100 San Bernardino Road, Suite 1100
Upland, CA 91786

To find out if you're eligible, register for Carrum Health and connect with a Carrum care specialist today.

Ready to get started?

Visit: info.carrumhealth.com/acwajpia



PPO: Carrum Oncology Guidance



Memorial Sloan-Kettering
Cancer Center

The Best Cancer Care. Anywhere.

All cancer types except non-melanoma skin cancer

- **Treatment Plan Development**
 - Consultation with world-class oncologists
 - Review of pathology & imaging
 - Written expert opinion and proposed treatment plan
 - Collaboration with local oncologist
- **Remote Guidance**
 - Oncology-certified nurse
 - Video consults with medical, surgical & radiation oncologists
 - Recommendation of local oncology providers



Employee Insurance Costs 2022

Employee Insurance Costs 2023

Increase

Decrease

Monthly			
w/ PPO Dental		w/ HMO Dental	
	EE	EE+1	EE+Fam
Classic	\$801.25	\$1,602.51	\$2,123.32
	\$861.82	\$1,694.56	\$2,256.29
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$266.27

Monthly			
w/ PPO Dental		w/ HMO Dental	
	EE	EE+1	EE+Fam
Classic	\$721.13	\$1,442.26	\$1,910.99
	\$781.70	\$1,534.31	\$2,043.96
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$63.33

w/ PPO Dental			w/ HMO Dental		
Difference			Difference		
EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$721.13	\$1,442.26	\$1,910.99	\$721.13	\$1,442.26	\$1,910.99
\$777.17	\$1,514.47	\$2,002.56	\$777.17	\$1,514.47	\$2,002.56
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$202.94	\$0.00	\$0.00	\$202.94

	EE	EE+1	EE+Fam
Advantage	\$705.10	\$1,410.21	\$1,868.52
	\$765.67	\$1,502.26	\$2,001.49
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$11.47

	EE	EE+1	EE+Fam
Advantage	\$634.59	\$1,269.18	\$1,681.66
	\$695.16	\$1,361.23	\$1,814.63
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$0.00

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$634.59	\$1,269.18	\$1,681.66	\$634.59	\$1,269.18	\$1,681.66
\$690.63	\$1,341.39	\$1,773.23	\$690.63	\$1,341.39	\$1,773.23
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$11.47	\$0.00	\$0.00	\$0.00

	EE	EE+1	EE+Fam
HMO			
Cal Care	\$893.57	\$1,787.14	\$2,367.96
	\$954.14	\$1,879.19	\$2,500.93
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$510.91

	EE	EE+1	EE+Fam
HMO			
Cal Care	\$942.86	\$1,882.96	\$2,494.92
	\$1,003.43	\$1,975.01	\$2,627.89
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$647.26

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$942.86	\$1,882.96	\$2,494.92	\$942.86	\$1,882.96	\$2,494.92
\$998.90	\$1,955.17	\$2,586.49	\$998.90	\$1,955.17	\$2,586.49
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$136.35	\$0.00	\$0.00	\$136.35

	EE	EE+1	EE+Fam
Anthem-HSA	\$641.00	\$1,282.00	\$1,698.66
Health Sav	\$208.33	\$333.33	\$333.33
	\$909.90	\$1,707.38	\$2,164.96
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$174.94

	EE	EE+1	EE+Fam
Anthem-HSA	\$576.90	\$1,153.80	\$1,528.79
Health Sav	\$208.33	\$333.33	\$333.33
	\$845.80	\$1,579.18	\$1,995.09
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$14.46

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$576.90	\$1,153.80	\$1,528.79	\$576.90	\$1,153.80	\$1,528.79
\$208.33	\$333.33	\$333.33	\$208.33	\$333.33	\$333.33
\$841.27	\$1,559.34	\$1,953.69	\$841.27	\$1,559.34	\$1,953.69
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$160.48	\$0.00	\$0.00	\$133.54

	EE	EE+1	EE+Fam
Kaiser HMO	\$681.82	\$1,346.64	\$1,898.45
	\$742.39	\$1,438.69	\$2,031.42
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$41.40

	EE	EE+1	EE+Fam
Kaiser HMO	\$701.24	\$1,402.48	\$1,949.45
	\$761.81	\$1,494.53	\$2,082.42
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$101.79

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$701.24	\$1,402.48	\$1,949.45	\$701.24	\$1,402.48	\$1,949.45
\$757.28	\$1,474.69	\$2,041.02	\$757.28	\$1,474.69	\$2,041.02
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$60.39	\$0.00	\$0.00	\$60.39

	EE	EE+1	EE+Fam
Kaiser-HSA	\$497.48	\$977.96	\$1,376.76
Health Sav	\$233.33	\$466.67	\$466.67
	\$791.38	\$1,536.68	\$1,976.40
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$0.00

	EE	EE+1	EE+Fam
Kaiser-HSA	\$511.65	\$1,023.30	\$1,422.39
Health Sav	\$233.33	\$466.67	\$466.67
	\$805.55	\$1,582.02	\$2,022.03
District	\$1,980.63	\$1,980.63	\$1,980.63
EE	\$0.00	\$0.00	\$41.40

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$511.65	\$1,023.30	\$1,422.39	\$511.65	\$1,023.30	\$1,422.39
\$233.33	\$466.67	\$466.67	\$233.33	\$466.67	\$466.67
\$801.02	\$1,562.18	\$1,980.63	\$801.02	\$1,562.18	\$1,980.63
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$41.40	\$0.00	\$0.00	\$0.00

LOWER COST FAMILY PLAN-ADVANTAGE

Employee Insurance Costs 2022

Employee Insurance Costs 2023

Increase

Decrease

Monthly			
	w/ PPO Dental		w/ HMO Dental
	EE	EE+1	EE+Fam
Classic	\$801.25	\$1,602.51	\$2,123.32
	\$861.82	\$1,694.56	\$2,256.29
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$266.27

Monthly			
	w/ PPO Dental		w/ HMO Dental
	EE	EE+1	EE+Fam
Classic	\$721.13	\$1,442.26	\$1,910.99
	\$781.70	\$1,534.31	\$2,043.96
District	\$1,773.23	\$1,773.23	\$1,773.23
EE	\$0.00	\$0.00	\$270.73

w/ PPO Dental			w/ HMO Dental		
Difference			Difference		
EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$721.13	\$1,442.26	\$1,910.99	\$721.13	\$1,442.26	\$1,910.99
\$777.17	\$1,514.47	\$2,002.56	\$777.17	\$1,514.47	\$2,002.56
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$4.46	\$0.00	\$0.00	\$4.46

	EE	EE+1	EE+Fam
Advantage	\$705.10	\$1,410.21	\$1,868.52
	\$765.67	\$1,502.26	\$2,001.49
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$11.47

	EE	EE+1	EE+Fam
Advantage	\$634.59	\$1,269.18	\$1,681.66
	\$761.14	\$1,482.42	\$1,960.09
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$41.40

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$634.59	\$1,269.18	\$1,681.66	\$634.59	\$1,269.18	\$1,681.66
\$690.63	\$1,341.39	\$1,773.23	\$690.63	\$1,341.39	\$1,773.23
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$29.93	\$0.00	\$0.00	\$0.00

	EE	EE+1	EE+Fam
Cal Care	\$893.57	\$1,787.14	\$2,367.96
	\$954.14	\$1,879.19	\$2,500.93
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$510.91

	EE	EE+1	EE+Fam
Cal Care	\$942.86	\$1,882.96	\$2,494.92
	\$1,003.43	\$1,975.01	\$2,627.89
District	\$1,773.23	\$1,773.23	\$1,773.23
EE	\$0.00	\$201.78	\$854.66

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$942.86	\$1,882.96	\$2,494.92	\$942.86	\$1,882.96	\$2,494.92
\$998.90	\$1,955.17	\$2,586.49	\$998.90	\$1,955.17	\$2,586.49
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$201.78	\$343.75	\$0.00	\$181.94	\$813.26

	EE	EE+1	EE+Fam
Anthem-HSA	\$641.00	\$1,282.00	\$1,698.66
Health Sav	\$208.33	\$333.33	\$333.33
	\$909.90	\$1,707.38	\$2,164.96
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$174.94

	EE	EE+1	EE+Fam
Anthem-HSA	\$576.90	\$1,153.80	\$1,528.79
Health Sav	\$208.33	\$333.33	\$333.33
	\$845.80	\$1,579.18	\$1,995.09
District	\$1,773.23	\$1,773.23	\$1,773.23
EE	\$0.00	\$0.00	\$221.86

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$576.90	\$1,153.80	\$1,528.79	\$576.90	\$1,153.80	\$1,528.79
\$208.33	\$333.33	\$333.33	\$208.33	\$333.33	\$333.33
\$841.27	\$1,559.34	\$1,953.69	\$841.27	\$1,559.34	\$1,953.69
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$46.92	\$0.00	\$0.00	\$46.92

	EE	EE+1	EE+Fam
Kaiser HMO	\$681.82	\$1,346.64	\$1,898.45
	\$742.39	\$1,438.69	\$2,031.42
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$41.40

	EE	EE+1	EE+Fam
Kaiser HMO	\$701.24	\$1,402.48	\$1,949.45
	\$761.81	\$1,494.53	\$2,082.42
District	\$1,773.23	\$1,773.23	\$1,773.23
EE	\$0.00	\$0.00	\$309.19

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$701.24	\$1,402.48	\$1,949.45	\$701.24	\$1,402.48	\$1,949.45
\$757.28	\$1,474.69	\$2,041.02	\$757.28	\$1,474.69	\$2,041.02
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$267.79	\$0.00	\$0.00	\$267.79

	EE	EE+1	EE+Fam
Kaiser-HSA	\$497.48	\$977.96	\$1,376.76
Health Sav	\$233.33	\$466.67	\$466.67
	\$791.38	\$1,536.68	\$1,976.40
District	\$1,990.02	\$1,990.02	\$1,990.02
EE	\$0.00	\$0.00	\$0.00

	EE	EE+1	EE+Fam
Kaiser-HSA	\$511.65	\$1,023.30	\$1,422.39
Health Sav	\$233.33	\$466.67	\$466.67
	\$805.55	\$1,582.02	\$2,022.03
District	\$1,773.23	\$1,773.23	\$1,773.23
EE	\$0.00	\$0.00	\$248.80

EE	EE+1	EE+Fam	EE	EE+1	EE+Fam
\$511.65	\$1,023.30	\$1,422.39	\$511.65	\$1,023.30	\$1,422.39
\$233.33	\$466.67	\$466.67	\$233.33	\$466.67	\$466.67
\$801.02	\$1,562.18	\$1,980.63	\$801.02	\$1,562.18	\$1,980.63
\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23	\$1,773.23
\$0.00	\$0.00	\$248.80	\$0.00	\$0.00	\$207.40