

# CalPERS 2011 Health Premiums - State

| Basic                | 2010     |            |            | 2011     |            |            | Percent Change (+/-) |
|----------------------|----------|------------|------------|----------|------------|------------|----------------------|
|                      | Single   | 2-Party    | Family     | Single   | 2-Party    | Family     |                      |
| Blue Shield Access+  | \$517.09 | \$1,034.18 | \$1,344.43 | \$601.68 | \$1,203.36 | \$1,564.37 | 16.36%               |
| Blue Shield NetValue | 447.82   | 895.64     | 1,164.33   | 517.72   | 1,035.44   | 1,346.07   | 15.61%               |
| CAHP                 | 602.71   | 1,170.07   | 1,530.35   | 602.71   | 1,170.07   | 1,530.35   | 0.00%                |
| CCPOA North          | 478.77   | 958.45     | 1,293.62   | 542.95   | 1,087.34   | 1,467.72   | 13.45%               |
| CCPOA South          | 394.98   | 790.85     | 1,068.26   | 447.86   | 897.13     | 1,211.96   | 13.44%               |
| Kaiser CA            | 494.99   | 989.98     | 1,286.97   | 522.58   | 1,045.16   | 1,358.71   | 5.57%                |
| *Kaiser/Out of State | 724.69   | 1,449.38   | 1,884.19   | 785.28   | 1,570.56   | 2,041.73   | 8.36%                |
| PERS Choice          | 487.25   | 974.50     | 1,266.85   | 535.45   | 1,070.90   | 1,392.17   | 9.89%                |
| PERS Select          | 454.87   | 909.74     | 1,182.66   | 468.24   | 936.48     | 1,217.42   | 2.94%                |
| PERSCare             | 831.50   | 1,663.00   | 2,161.90   | 849.60   | 1,699.20   | 2,208.96   | 2.18%                |
| PORAC                | 484.00   | 906.00     | 1,151.00   | 527.00   | 987.00     | 1,254.00   | 8.94%                |

**Total Basic Change** 9.94%

**Basic Calif. HMO Plan Change** 10.61%

**Basic Self Funded Plan Change** 8.70%

**Basic Association Plan Change** 7.19%

| Medicare             | 2010     |          |          | 2011     |          |            | Percent Change (+/-) |
|----------------------|----------|----------|----------|----------|----------|------------|----------------------|
|                      | Single   | 2-Party  | Family   | Single   | 2-Party  | Family     |                      |
| Blue Shield Access+  | \$299.53 | \$599.06 | \$898.59 | \$337.88 | \$675.76 | \$1,013.64 | 12.80%               |
| Blue Shield NetValue | 299.53   | 599.06   | 898.59   | 337.88   | 675.76   | 1,013.64   | 12.80%               |
| CAHP                 | 354.00   | 655.00   | 832.00   | 354.00   | 655.00   | 832.00     | 0.00%                |
| CCPOA North          | 314.62   | 629.76   | 941.39   | 345.56   | 692.00   | 1,034.57   | 9.86%                |
| CCPOA South          | 314.62   | 629.76   | 941.39   | 345.56   | 692.00   | 1,034.57   | 9.87%                |
| Kaiser CA            | 298.36   | 596.72   | 895.08   | 282.30   | 564.60   | 846.90     | -5.38%               |
| *Kaiser/Out of State | 319.34   | 638.68   | 958.02   | 354.81   | 709.62   | 1,064.43   | 11.11%               |
| PERS Choice          | 356.09   | 712.18   | 1,068.27 | 375.88   | 751.76   | 1,127.64   | 5.56%                |
| PERS Select          | 356.09   | 712.18   | 1,068.27 | 375.88   | 751.76   | 1,127.64   | 5.56%                |
| PERSCare             | 410.60   | 821.20   | 1,231.80 | 433.66   | 867.32   | 1,300.98   | 5.62%                |
| PORAC                | 363.00   | 723.00   | 1,157.00 | 418.00   | 833.00   | 1,331.00   | 15.19%               |

**Total Medicare Change** 3.38%

**Medicare Calif. HMO Plan Change** 0.16%

**Medicare Self Funded Plan Change** 5.59%

**Medicare Association Plan Change** 4.22%

## Basic and Medicare Combined

**Total Change from 2010 ⇒** 9.13%

**Total HMO (CA) Change from 2010 ⇒** 9.82%

**Total PPO Change from 2010 ⇒** 7.91%

**Total Assoc. Change from 2010 ⇒** 7.03%

# CalPERS 2011 Health Premiums - Regional

## Contracting Agencies Only

| <b>Basic</b>  | 2010     |            |            | 2011     |            |            | Percent Change (+/-) |
|---|----------|------------|------------|----------|------------|------------|----------------------|
|   | Single   | 2-Party    | Family     | Single   | 2-Party    | Family     |                      |
| <b>Basic Premium Rates - Bay Area</b>   |          |            |            |          |            |            |                      |
| Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, Yolo, Yuba  |          |            |            |          |            |            |                      |
| Blue Shield Access+   | \$577.33 | \$1,154.66 | \$1,501.06 | \$675.51 | \$1,351.02 | \$1,756.33 | 17.01%               |
| Blue Shield NetValue  | 500.35   | 1,000.70   | 1,300.91   | 581.24   | 1,162.48   | 1,511.22   | 16.17%               |
| Kaiser CA   | 532.56   | 1,065.12   | 1,384.66   | 568.99   | 1,137.98   | 1,479.37   | 6.84%                |
| PERS Choice   | 508.74   | 1,017.48   | 1,322.72   | 563.40   | 1,126.80   | 1,464.84   | 10.74%               |
| PERS Select   | 474.93   | 949.86     | 1,234.82   | 492.68   | 985.36     | 1,280.97   | 3.74%                |
| PERSCare  | 868.17   | 1,736.34   | 2,257.24   | 893.95   | 1,787.90   | 2,324.27   | 2.97%                |
| <b>Basic Premium Rates - Sacramento</b>   |          |            |            |          |            |            |                      |
| El Dorado, Placer, Sacramento   |          |            |            |          |            |            |                      |
| Blue Shield Access+   | \$519.57 | \$1,039.14 | \$1,350.88 | \$609.14 | \$1,218.28 | \$1,583.76 | 17.24%               |
| Blue Shield NetValue  | 473.48   | 946.96     | 1,231.05   | 541.43   | 1,082.86   | 1,407.72   | 14.35%               |
| Kaiser CA   | 502.56   | 1,005.12   | 1,306.66   | 524.51   | 1,049.02   | 1,363.73   | 4.37%                |
| PERS Choice   | 458.36   | 916.72     | 1,191.74   | 524.04   | 1,048.08   | 1,362.50   | 14.33%               |
| PERS Select   | 427.90   | 855.80     | 1,112.54   | 458.27   | 916.54     | 1,191.50   | 7.10%                |
| PERSCare  | 782.19   | 1,564.38   | 2,033.69   | 831.50   | 1,663.00   | 2,161.90   | 6.30%                |
| <b>Basic Premium Rates - Los Angeles Area</b>   |          |            |            |          |            |            |                      |
| Los Angeles, San Bernardino, Ventura  |          |            |            |          |            |            |                      |
| Blue Shield Access+   | \$424.69 | \$849.38   | \$1,104.19 | \$496.93 | \$993.86   | \$1,292.02 | 17.01%               |
| Blue Shield NetValue  | 368.06   | 736.12     | 956.96     | 427.58   | 855.16     | 1,111.71   | 16.17%               |
| Kaiser CA   | 413.17   | 826.34     | 1,074.24   | 434.00   | 868.00     | 1,128.40   | 5.04%                |
| PERS Choice   | 452.41   | 904.82     | 1,176.27   | 496.15   | 992.30     | 1,289.99   | 9.67%                |
| PERS Select   | 422.35   | 844.70     | 1,098.11   | 433.87   | 867.74     | 1,128.06   | 2.73%                |
| PERSCare  | 772.05   | 1,544.10   | 2,007.33   | 787.24   | 1,574.48   | 2,046.82   | 1.97%                |
| <b>Basic Premium Rates - Other Southern California</b>  |          |            |            |          |            |            |                      |
| Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare   |          |            |            |          |            |            |                      |
| Blue Shield Access+   | \$485.29 | \$970.58   | \$1,261.75 | \$567.87 | \$1,135.74 | \$1,476.46 | 17.02%               |
| Blue Shield NetValue  | 420.59   | 841.18     | 1,093.53   | 488.62   | 977.24     | 1,270.41   | 16.17%               |
| Kaiser CA   | 454.99   | 909.98     | 1,182.97   | 477.95   | 955.90     | 1,242.67   | 5.05%                |
| PERS Choice   | 472.83   | 945.66     | 1,229.36   | 516.28   | 1,032.56   | 1,342.33   | 9.19%                |
| PERS Select   | 441.41   | 882.82     | 1,147.67   | 451.48   | 902.96     | 1,173.85   | 2.28%                |
| PERSCare  | 806.89   | 1,613.78   | 2,097.91   | 819.18   | 1,638.36   | 2,129.87   | 1.52%                |
| <b>Basic Premium Rates - Other Northern California</b>  |          |            |            |          |            |            |                      |
| Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, Tuolumne |          |            |            |          |            |            |                      |
| Blue Shield Access+   | \$586.02 | \$1,172.04 | \$1,523.65 | \$685.67 | \$1,371.34 | \$1,782.74 | 17.00%               |
| Kaiser CA   | 539.49   | 1,078.98   | 1,402.67   | 574.32   | 1,148.64   | 1,493.23   | 6.46%                |
| PERS Choice   | 492.41   | 984.82     | 1,280.27   | 548.78   | 1,097.56   | 1,426.83   | 11.45%               |
| PERS Select   | 459.69   | 919.38     | 1,195.19   | 479.90   | 959.80     | 1,247.74   | 4.40%                |
| PERSCare  | 840.31   | 1,680.62   | 2,184.81   | 870.76   | 1,741.52   | 2,263.98   | 3.62%                |
| <b>Basic Premium Rates - Out of State</b>   |          |            |            |          |            |            |                      |
| Kaiser/Out of State   | \$724.69 | \$1,449.38 | \$1,884.19 | \$785.28 | \$1,570.56 | \$2,041.73 | 8.36%                |
| PERS Choice   | 579.58   | 1,159.16   | 1,506.91   | 636.97   | 1,273.94   | 1,656.12   | 9.90%                |
| PERSCare  | 989.07   | 1,978.14   | 2,571.58   | 1,010.68 | 2,021.36   | 2,627.77   | 2.18%                |

| <b>Medicare</b>                             | 2010     |          |          | 2011     |          |            | Percent Change (+/-) |
|---|----------|----------|----------|----------|----------|------------|----------------------|
|   | Single   | 2-Party  | Family   | Single   | 2-Party  | Family     |                      |
| <b>Medicare Premium Rates - All Regions</b> |          |          |          |          |          |            |                      |
| Blue Shield Access+                         | \$299.53 | \$599.06 | \$898.59 | \$337.88 | \$675.76 | \$1,013.64 | 12.80%               |
| Blue Shield NetValue                        | 299.53   | 599.06   | 898.59   | 337.88   | 675.76   | 1,013.64   | 12.80%               |
| Kaiser CA                                   | 298.36   | 596.72   | 895.08   | 282.30   | 564.60   | 846.90     | -5.38%               |
| Kaiser/Out of State                         | 319.34   | 638.68   | 958.02   | 354.81   | 709.62   | 1,064.43   | 11.11%               |
| PERS Choice                                 | 356.09   | 712.18   | 1,068.27 | 375.88   | 751.76   | 1,127.64   | 5.56%                |
| PERS Select                                 | 356.09   | 712.18   | 1,068.27 | 375.88   | 751.76   | 1,127.64   | 5.56%                |
| PERSCare                                    | 410.60   | 821.20   | 1,231.80 | 433.66   | 867.32   | 1,300.98   | 5.62%                |