

2010 Health Premium Rates

The CAPS MOU requires the state pay 80% of the weighted average of the four largest plans. As a result, the state's 2010 contribution toward each "vested" employee's health plan is \$393 for a single, \$787 for two-party and \$1024 for families for vested employees.* The state's contribution for employees with less than two years state service, called "non-vested" employees, is lower, as noted below. Employees must pay the difference between the state contribution rate and the premium for the enrolled health plan.

Details on plan changes will come directly from CalPERS to individual members, or go to the [CalPERS website](http://www.calpers.ca.gov). Open enrollment is held from September 14 - October 9, 2009 for the 2010 enrollment year. FlexElect open enrollment is also held at the same time. Reduce your taxable income by estimating your medical expenses and participate in the Medical Reimbursement Program. Information is on DPA's website at www.dpa.ca.gov/benefits/flexelect.htm.

*Vested employees are defined as those with at least 24 months completed state service.

2010 STATE CONTRIBUTION RATE			
	Single	Two-Party	Family
Vested employees*	393	787	1024
2nd year of employment	393	689	866
1st year of employment	393	590	708

PREMIUM FOR BLUE SHIELD Net Value SM			
Premium	Single	Two-Party	Family
2010	448	896	1164
2010 Out-of-Pocket Cost			
Vested employees*	55	109	140
2nd year of employment	55	207	298
1st year of employment	55	306	456
BLUE SHIELD ACCESS + HMO			
Premium	Single	Two-Party	Family
2010	517	1034	1344
2010 Out-of-Pocket Cost			
Vested employees*	124	247	320
2nd year of employment	124	345	478
1st year of employment	124	444	636

KAISER CA			
Premium	Single	Two-Party	Family
2010	495	990	1287
2010 Out-of-Pocket Employee Cost			
Vested employees*	102	203	263
2nd year of employment	102	301	421
1st year of employment	102	400	579
PERS Select			
Premium	Single	Two-Party	Family
2010	445	910	1183
2010 Out-of-Pocket Employee Cost			
Vested employees*	52	123	159
2nd year of employment	52	221	317
1st year of employment	52	320	475
PERSChoice			
Premium	Single	Two-Party	Family
2010	487	974	1267
2010 Out-of-Pocket Employee Cost			
Vested employees*	94	187	243
2nd year of employment	94	285	401
1st year of employment	94	384	559
PERSCare			
Premium	Single	Two-Party	Family
2010	831	1663	2162
2010 Out-of-Pocket Employee Cost			
Vested employees*	438	876	1138
2nd year of employment	438	974	1296
1st year of employment	438	1073	1454

*Vested employees are defined as those with 24 months completed state service.