



**AUGUST ISSUE: #20-8**  
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# 2021 Health Plan Monthly Premiums for Unit 10 Employees

CalPERS' health care Open Enrollment will take place from September 21 to October 16. To help you decide which plan to choose for next year, these tables compare the monthly premiums for each [in-state medical plan in 2020 and 2021](#), and your out-of-pocket costs after the State [pays its share](#). More Open Enrollment information will be available through your [myCalPERS account](#) beginning September 14. Changes made during Open Enrollment take effect January 1, 2021. As of August 31, the state had not released its 2021 CoBen contribution, which sets the employer's payment toward supervisors' and managers' health, dental, and vision care.

## State Employer Contribution for 2021



**Employee Only \$607**  
 \$609 (in 2020)



**Two-Party \$1,216**  
 \$1,223 (in 2020)



**Family \$1,567**  
 \$1,585 (in 2020)

Anthem Blue Cross Del Norte			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$849</b>	<b>\$1,698</b>	<b>\$2,208</b>
2020	\$787	\$1,574	\$2,046
Out-of-Pocket Cost			
<b>2021</b>	<b>\$242</b>	<b>\$482</b>	<b>\$641</b>
2020	\$178	\$351	\$461

Anthem Blue Cross Select			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$801</b>	<b>\$1,601</b>	<b>\$2,081</b>
2020	\$788	\$1,576	\$2,048
Out-of-Pocket Cost			
<b>2021</b>	<b>\$194</b>	<b>\$385</b>	<b>\$514</b>
2020	\$179	\$353	\$463

Anthem Blue Cross Traditional			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$1,220</b>	<b>\$2,441</b>	<b>\$3,173</b>
2020	\$1,116	\$2,232	\$2,901
Out-of-Pocket Cost			
<b>2021</b>	<b>\$613</b>	<b>\$1,225</b>	<b>\$1,606</b>
2020	\$507	\$1,009	\$1,316

Blue Shield Access+			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$939</b>	<b>\$1,878</b>	<b>\$2,441</b>
2020	\$910	\$1,820	\$2,366
Out-of-Pocket Cost			
<b>2021</b>	<b>\$332</b>	<b>\$662</b>	<b>\$874</b>
2020	\$301	\$597	\$781

Blue Shield Access+ EPO			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$939</b>	<b>\$1,878</b>	<b>\$2,441</b>
2020	\$910	\$1,820	\$2,366
Out-of-Pocket Cost			
<b>2021</b>	<b>\$332</b>	<b>\$662</b>	<b>\$874</b>
2020	\$301	\$597	\$781

Blue Shield Trio			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$723</b>	<b>\$1,445</b>	<b>\$1,879</b>
2020	\$701	\$1,402	\$1,823
Out-of-Pocket Cost			
<b>2021</b>	<b>\$116</b>	<b>\$229</b>	<b>\$312</b>
2020	\$92	\$179	\$238

Health Net Salud y Más			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$425</b>	<b>\$850</b>	<b>\$1,105</b>
2020	\$404	\$807	\$1,049
Out-of-Pocket Cost			
<b>2021</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
2020	\$0	\$0	\$0

Health Net SmartCare			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$924</b>	<b>\$1,849</b>	<b>\$2,403</b>
2020	\$861	\$1,722	\$2,239
Out-of-Pocket Cost			
<b>2021</b>	<b>\$317</b>	<b>\$633</b>	<b>\$836</b>
2020	\$252	\$499	\$654

Kaiser Permanente			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$762</b>	<b>\$1,523</b>	<b>\$1,980</b>
2020	\$730	\$1,460	\$1,898
Out-of-Pocket Cost			
<b>2021</b>	<b>\$155</b>	<b>\$307</b>	<b>\$413</b>
2020	\$121	\$237	\$313

PERS Choice			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$849</b>	<b>\$1,698</b>	<b>\$2,208</b>
2020	\$787	\$1,574	\$2,046
Out-of-Pocket Cost			
<b>2021</b>	<b>\$242</b>	<b>\$482</b>	<b>\$641</b>
2020	\$178	\$351	\$461

PERS Select			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$527</b>	<b>\$1,055</b>	<b>\$1,371</b>
2020	\$492	\$984	\$1,280
Out-of-Pocket Cost			
<b>2021</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
2020	\$0	\$0	\$0

PERS Care			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$1,112</b>	<b>\$2,224</b>	<b>\$2,891</b>
2020	\$990	\$1,980	\$2,574
Out-of-Pocket Cost			
<b>2021</b>	<b>\$505</b>	<b>\$1,008</b>	<b>\$1,324</b>
2020	\$381	\$757	\$989

Sharp Performance Plus			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$632</b>	<b>\$1,265</b>	<b>\$1,644</b>
2020	\$606	\$1,212	\$1,576
Out-of-Pocket Cost			
<b>2021</b>	<b>\$25</b>	<b>\$49</b>	<b>\$77</b>
2020	\$0	\$0	\$0

United Healthcare Signature Value Alliance			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$756</b>	<b>\$1,511</b>	<b>\$1,965</b>
2020	\$727	\$1,454	\$1,890
Out-of-Pocket Cost			
<b>2021</b>	<b>\$149</b>	<b>\$295</b>	<b>\$398</b>
2020	\$118	\$231	\$305

Western Health Advantage			
Premium	Single	Two-Party	Family
<b>2021</b>	<b>\$757</b>	<b>\$1,514</b>	<b>\$1,968</b>
2020	\$732	\$1,464	\$1,903
Out-of-Pocket Cost			
<b>2021</b>	<b>\$150</b>	<b>\$298</b>	<b>\$401</b>
2020	\$123	\$241	\$318