

# 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	
2021	\$849	\$1,698	\$2,208	
2020	\$787	\$1,574	\$2,046	
Out-of-Pocket Cost				
2021	\$242	\$482	\$641	
2020	\$178	\$351	\$461	

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**AUGUST ISSUE: #20-8**  
www.capsscientists.org  
caps@capsscientists.org



@capsscientists



www.YouTube.com/capsscientists

## **CAPS AWARDS \$400 PROFESSIONAL DEVELOPMENT GRANT**

Congratulations to Nicholas R. Peterson, for his selection by the CAPS Member Benefits Committee to receive a \$400 Professional Development Grant for the second quarter of this year. Peterson, a Senior Environmental Scientist (Specialist) for the Department of Fish & Wildlife in Riverside, is using the money to defray submission costs for a research manuscript about burrowing owl habitat that he is sending to a peer-reviewed journal.

Only CAPS members are eligible for one of the four quarterly grants the Committee typically awards to support scientific research and professional development activities not fully funded by the State.

Unfortunately, the Committee could provide only one grant for the April-to-June quarter. All the other applications were for in-person meetings and conferences that were subsequently cancelled due to efforts to stop the spread of COVID-19. Also, in keeping with state and local health mandates and the best scientific guidance, CAPS has temporarily suspended awards for attendance at in-person meetings and conferences to ensure public health and safety.

However, all other professional enhancement activities remain eligible for grants, including research; expenses related to scholarly publication; and online courses, conferences, and meetings. The deadline to apply for third-quarter awards is September 30. More details about the members-only Professional Development Grant program and a downloadable application are available online at [capsscscientists.org/application/benefits/grant](https://capsscscientists.org/application/benefits/grant). The Member Benefits Committee encourages members to apply.

## **Member Spotlight**

### **JOURNAL FEATURES CAPS MEMBERS' METHOD FOR FINDING TOXIC FEED**

The work of State Scientists and CAPS members Bahar Nakhjavan, Nighat Sami Ahmed, and Maryam Khosravifard were recently published in the academic journal, *Toxins*, for improving methods to test for mycotoxin in feed. Mycotoxins are compounds produced by certain molds and fungi that grow on foodstuffs such as cereals, dried fruits, and feed. Most survive food processing and threaten human and animal health, even at very low levels.



(Left to Right)  
CDFA scientists  
Bahar Nakhjavan,  
Nighat Sami Ahmed  
and Maryam Khosravifard.

The article details how Nakhjavan, Ahmed, and Khosravifard evaluated the three most popular sample preparation techniques to determine mycotoxins. Then, they selected the best method and optimized it. Testing for toxins in food and animal feed is part of their job at the California Department of Food and Agriculture's Center for Analytical Chemistry.

CAPS congratulates and thanks all three members for their valuable research and for highlighting the vital work of California State Scientists.



## **KNOW YOUR RIGHTS TO REPRESENTATION**

One of the many benefits your CAPS membership provides is experienced, professional guidance during a meeting you reasonably believe will result in disciplinary action. All state employees may request representation before, or during, such a meeting (known as "[Weingarten Rights](#)"), but only CAPS members can rely on our in-house labor experts for assistance. They are well-versed in state workplace issues, particularly those unique to State Scientists.

If you request representation, your employer has three options: Grant the request and delay questioning until your representative arrives, deny the request and end the interview, or propose continuing the meeting without a union representative present. CAPS advises that you always professionally decline the third option because it sacrifices your rights.

You can invoke your Weingarten Rights with these words: "If this discussion could in any way lead to my being disciplined or terminated, or cause an effect on my personal working conditions, I respectfully request that my union representative be present at the meeting. Until my representation arrives, I choose not to participate in this discussion."

If your supervisor denies your representation request and continues the meeting, CAPS suggests you restate your Weingarten Rights. Don't walk out. Do not answer questions without your CAPS representative present. If you are pressured (such as being cited for insubordination), the information gathered may be excluded from disciplinary action.

Unsure if your meeting is disciplinary? If it raises questions about past events, the meeting is likely disciplinary. If the discussion focuses on how to handle future matters, it most likely is not.

If you decide to exercise your representation rights, please call your local CAPS office or email CAPS staff at [caps@capsscscientists.org](mailto:caps@capsscscientists.org) immediately.

# President's Column

Margarita Gordus



## BARGAINING, WORKPLACE REPRESENTATION, AND HANDLING STRESS

It's been another busy month for your CAPS leaders: We've returned to bargaining. We're hearing from members concerned about COVID-19, returning to work, and seeking support to manage increased stress – their own and family members' – as their children return to school or distance learning from home. The pressure of this unprecedented moment can affect anyone. Fortunately, the CAPS Memorandum of Understanding (MOU) has a provision to help, such as access to a confidential Employee Assistance Program.

A few thoughts:

**BARGAINING.** This month, we met with the California Department of Human Resources (CalHR), which bargains labor agreements on behalf of the Newsom Administration, to review and have a debrief discussion on the Interest-Based Bargaining process used during the employee compensation reductions and to restart bargaining for a new MOU.

You will recall that due to an extraordinary state budget shortfall caused by the COVID-19 pandemic, the CAPS Bargaining Team was forced to switch gears from bargaining a successor MOU to dealing with the mandatory employee compensation reductions Governor Newsom sought from every state-employee bargaining unit.

The Bargaining Team and the Administration reached an agreement that met the Governor's goal. Your Bargaining Team worked tirelessly to creatively reduce the impact on members' take-home pay by suspending your contribution to pre-fund retiree health benefits and returning your out-of-pocket payment into your pension account back to the 2018 level. With these savings, instead of a 10 percent reduction, the financial hit should feel like a 5.93 percent reduction.

Now CAPS and CalHR will return to bargaining for a successor agreement to replace the one that expired on July 1, 2020. Until a new agreement is reached and ratified by CAPS members and the Legislature, the terms of the expired MOU remain in effect.

Addressing Unit 10 salary inequities remains the top priority for the Bargaining Team.

**WORKPLACE REPRESENTATION.** We live in a period of drastic global change caused by a once-in-a-century public-health crisis. CAPS members' jobs aren't exempt from the upheaval, whether it's telework or contact-tracing duty, the Personal Leave Program 2020 or workplace health concerns.

All of these changes can increase stress and the chance for honest workplace misunderstandings or outright conflicts. Some issues that arise are unique to this odd moment. But what hasn't changed is that CAPS' professional member representation is available to help when questions and concerns arise.

Despite the pandemic, our dedicated professional staff continues to represent members who need advice or assistance with workplace issues.

Or perhaps you are one of hundreds of thousands of working parents in California who are confronting difficult questions about your child's care and education. Will their school be open? Is it safe to send them? If they don't go to school, who will care for them while you work?

CAPS' MOU Article 7.2 allows you to request "an establishment of an alternative work schedule, flextime, telecommute schedule, or reduced work time for a Unit 10 employee. The request shall not be unreasonably denied" – even if you are working from home. CAPS staff is available to answer questions and to help if you have been unreasonably denied an alternative work schedule.

Separately, the [Families First Coronavirus Response Act](#) includes an emergency paid leave provision. One qualifying criterion is met if an individual is "caring for his or her child whose school or place of care is closed (or child care provider

► [Continued on page 4...](#)

► ...continued from page 3

is unavailable) due to COVID-19 related reasons.” CAPS website, [capsscscientists.org](http://capsscscientists.org), has a [COVID-19 resource page](#) that includes [an explanation of the benefit](#).

The State of California’s COVID-19 website has more resources, including [emotional support](#) and [stress management advice](#) for individuals, families, and children during this difficult time.

As always, you can contact them by calling your closest CAPS office or by emailing [caps@capsscscientists.org](mailto:caps@capsscscientists.org). In observance of state and local orders, CAPS’ staff is working from home, so please be patient since it may take a little longer than usual for your messages to be routed to the appropriate person for a response.

**EMPLOYEE ASSISTANCE PROGRAM.** Speaking of stress, getting through life’s typical challenges requires the support of your family, friends, and coworkers. But it may be that you need a little extra help right now. That’s why I want to highlight another section of the CAPS MOU that provides support on a personal level – the Employee Assistance Program (EAP).

Article 5.2 of the CAPS MOU outlines the EAP, which is offered to you at no charge. It provides consultation on day-to-day concerns and is a valuable resource for support and information to help you deal with difficult circumstances.

The State recognizes that stress and mental health difficulties, alcohol abuse, and drug abuse are treatable conditions. Through the EAP provision in the MOU, the State and CAPS have agreed that the well-being of talented, educated, and skilled State Scientists is a sound investment in the vital work you perform for California.

Every department has a designated EAP Coordinator to assist employees. Medical records concerning EAP treatments remain strictly confidential and separate from other personnel matters. To learn more about the EAP, please read [Article 5.2 of the CAPS MOU](#). If you have questions about accessing services, you can contact your local CAPS office for assistance. All communications are kept confidential.

And remember, you can always speak with your health care provider about resources available through your CalPERS health plan. You are not alone.

## WHAT’S INSIDE?

2021 Health Plan Monthly Premiums

CAPS Awards \$400 Professional Development Grant

Journal Features CAPS Members’ Method for Finding Toxic Feed

Know Your Rights to Representation

President’s Column

CAPS Leaders Decide *CAPSule* to Remain 100% Green

### SACRAMENTO

455 Capitol Mall  
Suite 500  
Sacramento, CA 95814  
(916) 441-2629

### LOS ANGELES

215 N. Marengo Avenue  
Suite 185  
Pasadena, CA 91101  
(818) 246-0629

### SAN FRANCISCO

100 Pine Street  
Suite 750  
San Francisco, CA 94111  
(415) 861-6343

### CAPS INSURANCE

(415) 958-1344

## CAPS LEADERS DECIDE *CAPSULE* TO REMAIN 100% GREEN

The COVID-19 pandemic has forced private businesses and public institutions everywhere to reconsider how they operate. For CAPS, one area affected was publishing the *CAPSule* only online, since printing shops closed to comply with state and local health orders.

After finding that the digital newsletter’s readership remained high, CAPS leaders have decided to continue the *CAPSule* as an electronic-only publication. There are several reasons, from the cost of print and postage to the environmental benefits of discontinuing a product that adds to landfill waste, and when delivered, contributes to air pollution.

The decision to discontinue the *CAPSule* in print coincides with a separate design update to more effectively communicate the valuable, members-only information found in each issue. That effort launched with the July edition.

CAPS thanks you for understanding the *CAPSule*’s new direction, for reading it each month, and for your membership in the only organization created and operated by State Scientists for State Scientists.

