



2023

Health Plan Monthly Premiums for Unit 10 Employees

State Employer Contribution for 2023

CalPERS' health care **Open Enrollment** starts **September 19** and ends on **October 14**. To help you choose a medical plan for next year, this table compares the monthly premiums for each in-state medical program in 2022 and 2023 and your out-of-pocket costs after the State pays its share. More Open Enrollment information is available through your [myCalPERS account](#). Changes made during Open Enrollment take effect on January 1, 2023.

Note: The State's 2023 CoBen Contribution for Excluded Employees is **\$735** (single), **\$1,461** (two-party), and **\$1,888** (family). CoBen is the State's monthly payment toward supervisors' and managers' health, dental, and vision care plans.



Employee Only \$689
\$651 (in 2022)



Two-Party \$1,386
\$1,302 (in 2022)



Family \$1,784
\$1,686 (in 2022)

Anthem Blue Cross Del Norte EPO			
Premium	Single	Two-Party	Family
2023	\$1,084	\$2,168	\$2,818
2022	\$947	\$1,894	\$2,462
Out-of-Pocket Cost			
2023	\$395	\$782	\$1,034
2022	\$296	\$592	\$776

Anthem Select HMO			
Premium	Single	Two-Party	Family
2023	\$904	\$1,808	\$2,350
2022	\$848	\$1,696	\$2,205
Out-of-Pocket Cost			
2023	\$215	\$422	\$566
2022	\$197	\$394	\$519

Anthem Traditional HMO			
Premium	Single	Two-Party	Family
2023	\$1,117	\$2,233	\$2,903
2022	\$1,198	\$2,396	\$3,115
Out-of-Pocket Cost			
2023	\$428	\$847	\$1,119
2022	\$547	\$1,094	\$1,429

Blue Shield Access+ HMO			
Premium	Single	Two-Party	Family
2023	\$843	\$1,685	\$2,191
2022	\$900	\$1,800	\$2,341
Out-of-Pocket Cost			
2023	\$154	\$299	\$407
2022	\$249	\$498	\$655

Blue Shield Access+ EPO			
Premium	Single	Two-Party	Family
2023	\$843	\$1,685	\$2,191
2022	\$900	\$1,800	\$2,341
Out-of-Pocket Cost			
2023	\$154	\$299	\$407
2022	\$249	\$498	\$655

Blue Shield Trio			
Premium	Single	Two-Party	Family
2023	\$761	\$1,521	\$1,978
2022	\$743	\$1,485	\$1,931
Out-of-Pocket Cost			
2023	\$72	\$135	\$194
2022	\$92	\$183	\$245

Health Net Salud y Más			
Premium	Single	Two-Party	Family
2023	\$632	\$1,264	\$1,643
2022	\$487	\$973	\$1,265
Out-of-Pocket Cost			
2023	\$0	\$0	\$0
2022	\$0	\$0	\$0

Health Net SmartCare			
Premium	Single	Two-Party	Family
2023	\$993	\$1,987	\$2,583
2022	\$1,007	\$2,014	\$2,619
Out-of-Pocket Cost			
2023	\$304	\$601	\$799
2022	\$356	\$712	\$933

Kaiser Permanente			
Premium	Single	Two-Party	Family
2023	\$853	\$1,705	\$2,217
2022	\$805	\$1,609	\$2,092
Out-of-Pocket Cost			
2023	\$164	\$319	\$433
2022	\$154	\$307	\$406

PERS Gold			
Premium	Single	Two-Party	Family
2023	\$766	\$1,532	\$1,992
2022	\$650	\$1,301	\$1,691
Out-of-Pocket Cost			
2023	\$77	\$146	\$208
2022	\$0	\$0	\$5

PERS Platinum			
Premium	Single	Two-Party	Family
2023	\$1,084	\$2,168	\$2,818
2022	\$947	\$1,894	\$2,462
Out-of-Pocket Cost			
2023	\$395	\$782	\$1,034
2022	\$296	\$592	\$776

Sharp Performance Plus			
Premium	Single	Two-Party	Family
2023	\$765	\$1,530	\$1,989
2022	\$699	\$1,398	\$1,818
Out-of-Pocket Cost			
2023	\$76	\$144	\$205
2022	\$48	\$96	\$132

United Healthcare Signature Alliance			
Premium	Single	Two-Party	Family
2023	\$842	\$1,683	\$2,188
2022	\$818	\$1,636	\$2,127
Out-of-Pocket Cost			
2023	\$153	\$297	\$404
2022	\$167	\$334	\$441

United Healthcare Signature Harmony			
Premium	Single	Two-Party	Family
2023	\$722	\$1,445	\$1,878
2022	\$737	\$1,475	\$1,917
Out-of-Pocket Cost			
2023	\$33	\$59	\$94
2022	\$86	\$173	\$231

Western Health Advantage HMO			
Premium	Single	Two-Party	Family
2023	\$760	\$1,520	\$1,976
2022	\$741	\$1,483	\$1,927
Out-of-Pocket Cost			
2023	\$71	\$134	\$192
2022	\$90	\$181	\$241