

CERTIFICATED SALARIED EMPLOYEES - BFT

2019 CalPERS Premium Rates Bay Area Region 12-MONTH			
Plans	EE	EE+1	FAM
Kaiser	\$768.25	\$1,536.50	\$1,997.45
Anthem HMO Select	\$831.44	\$1,662.88	\$2,161.74
Anthem HMO Traditional	\$1,111.13	\$2,222.26	\$2,888.94
Health Net SmartCare	\$901.55	\$1,803.10	\$2,344.03
Western Health Advantage	\$767.01	\$1,534.02	\$1,994.23
PERS Choice	\$866.27	\$1,732.54	\$2,252.30
PERS Select	\$543.19	\$1,086.38	\$1,412.29
PERS Care	\$1,131.68	\$2,263.36	\$2,942.37
DELTA DENTAL PPO	\$102.77	\$102.77	\$102.77
DELTACARE DHMO	\$32.21	\$32.21	\$32.21
VSP	\$8.98	\$17.96	\$28.93

2019 District Caps			
Medical	\$441.03	\$799.30	\$1,096.66
Dental			
DHMO	\$66.15		
PPO	\$66.15		

Effective January 1, 2019

AS OF

UPDATED 8/17/2018

page 1

CERTIFICATED SALARIED EMPLOYEES - BFT

K-12 TEACHERS

AMOUNT TO BE PAID WILL BE BASED ON ACTUAL FTE. TABLES ARE ESTIMATES ONLY

	Kaiser			Anthem HMO Select			Anthem HMO Traditional		
	Employee Only	Employee + 1	Employee + 2/more	Employee Only	Employee + 1	Employee + 2/more	Employee Only	Employee + 1	Employee + 2/more
Employee Only	\$768.25			\$831.44			\$1,111.13		
Employee + 1	\$1,536.50			\$1,662.88			\$2,222.26		
Employee + 2/more	\$1,997.45			\$2,161.74			\$2,888.94		
FTE	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more
Caps	\$441.03	\$799.30	\$1,096.66	\$441.03	\$799.30	\$1,096.66	\$441.03	\$799.30	\$1,096.66
0.04	\$750.61	\$1,504.53	\$1,953.58	\$813.80	\$1,630.91	\$2,117.87	\$1,093.49	\$2,190.29	\$2,845.07
0.08	\$732.97	\$1,472.56	\$1,909.72	\$796.16	\$1,598.94	\$2,074.01	\$1,075.85	\$2,158.32	\$2,801.21
0.10	\$724.15	\$1,456.57	\$1,887.78	\$787.34	\$1,582.95	\$2,052.07	\$1,067.03	\$2,142.33	\$2,779.27
0.12	\$715.33	\$1,440.58	\$1,865.85	\$778.52	\$1,566.96	\$2,030.14	\$1,058.21	\$2,126.34	\$2,757.34
0.16	\$697.69	\$1,408.61	\$1,821.98	\$760.88	\$1,534.99	\$1,986.27	\$1,040.57	\$2,094.37	\$2,713.47
0.20	\$680.04	\$1,376.64	\$1,778.12	\$743.23	\$1,503.02	\$1,942.41	\$1,022.92	\$2,062.40	\$2,669.61
0.24	\$662.40	\$1,344.67	\$1,734.25	\$725.59	\$1,471.05	\$1,898.54	\$1,005.28	\$2,030.43	\$2,625.74
0.28	\$644.76	\$1,312.70	\$1,690.39	\$707.95	\$1,439.08	\$1,854.68	\$987.64	\$1,998.46	\$2,581.88
0.30	\$635.94	\$1,296.71	\$1,668.45	\$699.13	\$1,423.09	\$1,832.74	\$978.82	\$1,982.47	\$2,559.94
0.32	\$627.12	\$1,280.72	\$1,646.52	\$690.31	\$1,407.10	\$1,810.81	\$970.00	\$1,966.48	\$2,538.01
0.36	\$609.48	\$1,248.75	\$1,602.65	\$672.67	\$1,375.13	\$1,766.94	\$952.36	\$1,934.51	\$2,494.14
0.40	\$591.84	\$1,216.78	\$1,558.79	\$655.03	\$1,343.16	\$1,723.08	\$934.72	\$1,902.54	\$2,450.28
0.44	\$574.20	\$1,184.81	\$1,514.92	\$637.39	\$1,311.19	\$1,679.21	\$917.08	\$1,870.57	\$2,406.41
0.48	\$556.56	\$1,152.84	\$1,471.05	\$619.75	\$1,279.22	\$1,635.34	\$899.44	\$1,838.60	\$2,362.54
0.50	\$547.74	\$1,136.85	\$1,449.12	\$610.93	\$1,263.23	\$1,613.41	\$890.62	\$1,822.61	\$2,340.61
0.52	\$538.91	\$1,120.86	\$1,427.19	\$602.10	\$1,247.24	\$1,591.48	\$881.79	\$1,806.62	\$2,318.68
0.56	\$521.27	\$1,088.89	\$1,383.32	\$584.46	\$1,215.27	\$1,547.61	\$864.15	\$1,774.65	\$2,274.81
0.60	\$503.63	\$1,056.92	\$1,339.45	\$566.82	\$1,183.30	\$1,503.74	\$846.51	\$1,742.68	\$2,230.94
0.64	\$485.99	\$1,024.95	\$1,295.59	\$549.18	\$1,151.33	\$1,459.88	\$828.87	\$1,710.71	\$2,187.08
0.68	\$468.35	\$992.98	\$1,251.72	\$531.54	\$1,119.36	\$1,416.01	\$811.23	\$1,678.74	\$2,143.21
0.70	\$459.53	\$976.99	\$1,229.79	\$522.72	\$1,103.37	\$1,394.08	\$802.41	\$1,662.75	\$2,121.28
0.72	\$450.71	\$961.00	\$1,207.85	\$513.90	\$1,087.38	\$1,372.14	\$793.59	\$1,646.76	\$2,099.34
0.76	\$433.07	\$929.03	\$1,163.99	\$496.26	\$1,055.41	\$1,328.28	\$775.95	\$1,614.79	\$2,055.48
0.80	\$415.43	\$897.06	\$1,120.12	\$478.62	\$1,023.44	\$1,284.41	\$758.31	\$1,582.82	\$2,011.61
0.84	\$397.78	\$865.09	\$1,076.26	\$460.97	\$991.47	\$1,240.55	\$740.66	\$1,550.85	\$1,967.75
0.88	\$380.14	\$833.12	\$1,032.39	\$443.33	\$959.50	\$1,196.68	\$723.02	\$1,518.88	\$1,923.88
0.90	\$371.32	\$817.13	\$1,010.46	\$434.51	\$943.51	\$1,174.75	\$714.20	\$1,502.89	\$1,901.95
0.92	\$362.50	\$801.14	\$988.52	\$425.69	\$927.52	\$1,152.81	\$705.38	\$1,486.90	\$1,880.01
0.96	\$344.86	\$769.17	\$944.66	\$408.05	\$895.55	\$1,108.95	\$687.74	\$1,454.93	\$1,836.15
1.00	\$327.22	\$737.20	\$900.79	\$390.41	\$863.58	\$1,065.08	\$670.10	\$1,422.96	\$1,792.28

CERTIFICATED SALARIED EMPLOYEES - BFT

K-12 TEACHERS

AMOUNT TO BE PAID WILL BE BASED ON ACTUAL FTE. TABLES ARE ESTIMATES ONLY

Employee Only Employee + 1 Employee + 2/more	Health Net SmartCare HMO			Western Health Advantage HMO		
	\$901.55			\$767.01		
	\$1,803.10			\$1,534.02		
	\$2,344.03			\$1,994.23		
FTE	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more
Caps	\$441.03	\$799.30	\$1,096.66	\$441.03	\$799.30	\$1,096.66
0.04	\$883.91	\$1,771.13	\$2,300.16	\$749.37	\$1,502.05	\$1,950.36
0.08	\$866.27	\$1,739.16	\$2,256.30	\$731.73	\$1,470.08	\$1,906.50
0.10	\$857.45	\$1,723.17	\$2,234.36	\$722.91	\$1,454.09	\$1,884.56
0.12	\$848.63	\$1,707.18	\$2,212.43	\$714.09	\$1,438.10	\$1,862.63
0.16	\$830.99	\$1,675.21	\$2,168.56	\$696.45	\$1,406.13	\$1,818.76
0.20	\$813.34	\$1,643.24	\$2,124.70	\$678.80	\$1,374.16	\$1,774.90
0.24	\$795.70	\$1,611.27	\$2,080.83	\$661.16	\$1,342.19	\$1,731.03
0.28	\$778.06	\$1,579.30	\$2,036.97	\$643.52	\$1,310.22	\$1,687.17
0.30	\$769.24	\$1,563.31	\$2,015.03	\$634.70	\$1,294.23	\$1,665.23
0.32	\$760.42	\$1,547.32	\$1,993.10	\$625.88	\$1,278.24	\$1,643.30
0.36	\$742.78	\$1,515.35	\$1,949.23	\$608.24	\$1,246.27	\$1,599.43
0.40	\$725.14	\$1,483.38	\$1,905.37	\$590.60	\$1,214.30	\$1,555.57
0.44	\$707.50	\$1,451.41	\$1,861.50	\$572.96	\$1,182.33	\$1,511.70
0.48	\$689.86	\$1,419.44	\$1,817.63	\$555.32	\$1,150.36	\$1,467.83
0.50	\$681.04	\$1,403.45	\$1,795.70	\$546.50	\$1,134.37	\$1,445.90
0.52	\$672.21	\$1,387.46	\$1,773.77	\$537.67	\$1,118.38	\$1,423.97
0.56	\$654.57	\$1,355.49	\$1,729.90	\$520.03	\$1,086.41	\$1,380.10
0.60	\$636.93	\$1,323.52	\$1,686.03	\$502.39	\$1,054.44	\$1,336.23
0.64	\$619.29	\$1,291.55	\$1,642.17	\$484.75	\$1,022.47	\$1,292.37
0.68	\$601.65	\$1,259.58	\$1,598.30	\$467.11	\$990.50	\$1,248.50
0.70	\$592.83	\$1,243.59	\$1,576.37	\$458.29	\$974.51	\$1,226.57
0.72	\$584.01	\$1,227.60	\$1,554.43	\$449.47	\$958.52	\$1,204.63
0.76	\$566.37	\$1,195.63	\$1,510.57	\$431.83	\$926.55	\$1,160.77
0.80	\$548.73	\$1,163.66	\$1,466.70	\$414.19	\$894.58	\$1,116.90
0.84	\$531.08	\$1,131.69	\$1,422.84	\$396.54	\$862.61	\$1,073.04
0.88	\$513.44	\$1,099.72	\$1,378.97	\$378.90	\$830.64	\$1,029.17
0.90	\$504.62	\$1,083.73	\$1,357.04	\$370.08	\$814.65	\$1,007.24
0.92	\$495.80	\$1,067.74	\$1,335.10	\$361.26	\$798.66	\$985.30
0.96	\$478.16	\$1,035.77	\$1,291.24	\$343.62	\$766.69	\$941.44
1.00	\$460.52	\$1,003.80	\$1,247.37	\$325.98	\$734.72	\$897.57

CERTIFICATED SALARIED EMPLOYEES - BFT

K-12 TEACHERS

AMOUNT TO BE PAID WILL BE BASED ON ACTUAL FTE. TABLES ARE ESTIMATES ONLY

	PERS Choice			PERS Select			PERS Care		
	Employee Only	Employee + 1	Employee + 2/more	Employee Only	Employee + 1	Employee + 2/more	Employee Only	Employee + 1	Employee + 2/more
Employee Only	\$866.27			\$543.19			\$1,131.68		
Employee + 1	\$1,732.54			\$1,086.38			\$2,263.36		
Employee + 2/more	\$2,252.30			\$1,412.29			\$2,942.37		
FTE	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more
Caps	\$441.03	\$799.30	\$1,096.66	\$441.03	\$799.30	\$1,096.66	\$441.03	\$799.30	\$1,096.66
0.04	\$848.63	\$1,700.57	\$2,208.43	\$525.55	\$1,054.41	\$1,368.42	\$1,114.04	\$2,231.39	\$2,898.50
0.08	\$830.99	\$1,668.60	\$2,164.57	\$507.91	\$1,022.44	\$1,324.56	\$1,096.40	\$2,199.42	\$2,854.64
0.10	\$822.17	\$1,652.61	\$2,142.63	\$499.09	\$1,006.45	\$1,302.62	\$1,087.58	\$2,183.43	\$2,832.70
0.12	\$813.35	\$1,636.62	\$2,120.70	\$490.27	\$990.46	\$1,280.69	\$1,078.76	\$2,167.44	\$2,810.77
0.16	\$795.71	\$1,604.65	\$2,076.83	\$472.63	\$958.49	\$1,236.82	\$1,061.12	\$2,135.47	\$2,766.90
0.20	\$778.06	\$1,572.68	\$2,032.97	\$454.98	\$926.52	\$1,192.96	\$1,043.47	\$2,103.50	\$2,723.04
0.24	\$760.42	\$1,540.71	\$1,989.10	\$437.34	\$894.55	\$1,149.09	\$1,025.83	\$2,071.53	\$2,679.17
0.28	\$742.78	\$1,508.74	\$1,945.24	\$419.70	\$862.58	\$1,105.23	\$1,008.19	\$2,039.56	\$2,635.31
0.30	\$733.96	\$1,492.75	\$1,923.30	\$410.88	\$846.59	\$1,083.29	\$999.37	\$2,023.57	\$2,613.37
0.32	\$725.14	\$1,476.76	\$1,901.37	\$402.06	\$830.60	\$1,061.36	\$990.55	\$2,007.58	\$2,591.44
0.36	\$707.50	\$1,444.79	\$1,857.50	\$384.42	\$798.63	\$1,017.49	\$972.91	\$1,975.61	\$2,547.57
0.40	\$689.86	\$1,412.82	\$1,813.64	\$366.78	\$766.66	\$973.63	\$955.27	\$1,943.64	\$2,503.71
0.44	\$672.22	\$1,380.85	\$1,769.77	\$349.14	\$734.69	\$929.76	\$937.63	\$1,911.67	\$2,459.84
0.48	\$654.58	\$1,348.88	\$1,725.90	\$331.50	\$702.72	\$885.89	\$919.99	\$1,879.70	\$2,415.97
0.50	\$645.76	\$1,332.89	\$1,703.97	\$322.68	\$686.73	\$863.96	\$911.17	\$1,863.71	\$2,394.04
0.52	\$636.93	\$1,316.90	\$1,682.04	\$313.85	\$670.74	\$842.03	\$902.34	\$1,847.72	\$2,372.11
0.56	\$619.29	\$1,284.93	\$1,638.17	\$296.21	\$638.77	\$798.16	\$884.70	\$1,815.75	\$2,328.24
0.60	\$601.65	\$1,252.96	\$1,594.30	\$278.57	\$606.80	\$754.29	\$867.06	\$1,783.78	\$2,284.37
0.64	\$584.01	\$1,220.99	\$1,550.44	\$260.93	\$574.83	\$710.43	\$849.42	\$1,751.81	\$2,240.51
0.68	\$566.37	\$1,189.02	\$1,506.57	\$243.29	\$542.86	\$666.56	\$831.78	\$1,719.84	\$2,196.64
0.70	\$557.55	\$1,173.03	\$1,484.64	\$234.47	\$526.87	\$644.63	\$822.96	\$1,703.85	\$2,174.71
0.72	\$548.73	\$1,157.04	\$1,462.70	\$225.65	\$510.88	\$622.69	\$814.14	\$1,687.86	\$2,152.77
0.76	\$531.09	\$1,125.07	\$1,418.84	\$208.01	\$478.91	\$578.83	\$796.50	\$1,655.89	\$2,108.91
0.80	\$513.45	\$1,093.10	\$1,374.97	\$190.37	\$446.94	\$534.96	\$778.86	\$1,623.92	\$2,065.04
0.84	\$495.80	\$1,061.13	\$1,331.11	\$172.72	\$414.97	\$491.10	\$761.21	\$1,591.95	\$2,021.18
0.88	\$478.16	\$1,029.16	\$1,287.24	\$155.08	\$383.00	\$447.23	\$743.57	\$1,559.98	\$1,977.31
0.90	\$469.34	\$1,013.17	\$1,265.31	\$146.26	\$367.01	\$425.30	\$734.75	\$1,543.99	\$1,955.38
0.92	\$460.52	\$997.18	\$1,243.37	\$137.44	\$351.02	\$403.36	\$725.93	\$1,528.00	\$1,933.44
0.96	\$442.88	\$965.21	\$1,199.51	\$119.80	\$319.05	\$359.50	\$708.29	\$1,496.03	\$1,889.58
1.00	\$425.24	\$933.24	\$1,155.64	\$102.16	\$287.08	\$315.63	\$690.65	\$1,464.06	\$1,845.71

CERTIFICATED SALARIED EMPLOYEES - BFT

K-12 TEACHERS

AMOUNT TO BE PAID WILL BE BASED ON ACTUAL FTE. TABLES ARE ESTIMATES ONLY

	DELTA DENTAL		VSP (Vision Plan) (100% Employee Contribution)		
	Delta Care DHMO	PPO			
	Employee Only	Employee + 1	Employee Only	Employee +1	Employee + 2/more
	\$32.21	\$102.77	\$8.98		
	\$32.21	\$102.77	\$17.96		
	\$32.21	\$102.77	\$28.93		
FTE	Employee Only or Family	Employee Only or Family	Employee Only	Employee +1	Employee + 2/more
Caps	\$66.15	\$66.15	\$0.00	\$0.00	\$0.00
0.04	\$29.56	\$100.12	\$8.98	\$17.96	\$28.93
0.08	\$26.92	\$97.48	\$8.98	\$17.96	\$28.93
0.10	\$25.60	\$96.16	\$8.98	\$17.96	\$28.93
0.12	\$24.27	\$94.83	\$8.98	\$17.96	\$28.93
0.16	\$21.63	\$92.19	\$8.98	\$17.96	\$28.93
0.20	\$18.98	\$89.54	\$8.98	\$17.96	\$28.93
0.24	\$16.33	\$86.89	\$8.98	\$17.96	\$28.93
0.28	\$13.69	\$84.25	\$8.98	\$17.96	\$28.93
0.30	\$12.37	\$82.93	\$8.98	\$17.96	\$28.93
0.32	\$11.04	\$81.60	\$8.98	\$17.96	\$28.93
0.36	\$8.40	\$78.96	\$8.98	\$17.96	\$28.93
0.40	\$5.75	\$76.31	\$8.98	\$17.96	\$28.93
0.44	\$3.10	\$73.66	\$8.98	\$17.96	\$28.93
0.48	\$0.46	\$71.02	\$8.98	\$17.96	\$28.93
0.50	\$0.00	\$69.70	\$8.98	\$17.96	\$28.93
0.52	\$0.00	\$68.37	\$8.98	\$17.96	\$28.93
0.56	\$0.00	\$65.73	\$8.98	\$17.96	\$28.93
0.60	\$0.00	\$63.08	\$8.98	\$17.96	\$28.93
0.64	\$0.00	\$60.43	\$8.98	\$17.96	\$28.93
0.68	\$0.00	\$57.79	\$8.98	\$17.96	\$28.93
0.70	\$0.00	\$56.47	\$8.98	\$17.96	\$28.93
0.72	\$0.00	\$55.14	\$8.98	\$17.96	\$28.93
0.76	\$0.00	\$52.50	\$8.98	\$17.96	\$28.93
0.80	\$0.00	\$49.85	\$8.98	\$17.96	\$28.93
0.84	\$0.00	\$47.20	\$8.98	\$17.96	\$28.93
0.88	\$0.00	\$44.56	\$8.98	\$17.96	\$28.93
0.90	\$0.00	\$43.24	\$8.98	\$17.96	\$28.93
0.92	\$0.00	\$41.91	\$8.98	\$17.96	\$28.93
0.96	\$0.00	\$39.27	\$8.98	\$17.96	\$28.93
1.00	\$0.00	\$36.62	\$8.98	\$17.96	\$28.93