

INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)

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
Cash-In-Lieu	\$614.60		
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 CalPERS Premium Rates Bay Area Region 10-Month		
EE	EE+1	FAM
\$921.90	\$1,843.80	\$2,396.94
\$997.73	\$1,995.46	\$2,594.09
\$1,333.36	\$2,666.71	\$3,466.73
\$1,081.86	\$2,163.72	\$2,812.84
\$920.41	\$1,840.82	\$2,393.08
\$1,039.52	\$2,079.05	\$2,702.76
\$651.83	\$1,303.66	\$1,694.75
\$1,358.02	\$2,716.03	\$3,530.84
\$737.52		
\$123.32	\$123.32	\$123.32
\$38.65	\$38.65	\$38.65
\$10.78	\$21.55	\$34.72

2019 District Caps: 12-Month	
Medical	
Dental	
DHMO	
PPO	

2019 District Caps: 10-Month		
\$529.24	\$959.16	\$1,315.99
\$79.38		
\$79.38		

Effective January 1, 2019
AS OF

UPDATED 8/17/2018

INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)

The amounts below are deducted from September through June mid-month payrolls

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

		Kaiser			Anthem HMO Select			Anthem HMO Traditional			Cash In Lieu of Benefits Ten-Month Rate
Employee Only		\$921.90			\$997.73			\$1,333.36			80% of Kaiser = \$737.52
Employee + 1		\$1,843.80			\$1,995.46			\$2,666.71			
Employee + 2/more		\$2,396.94			\$2,594.09			\$3,466.73			
		Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more	Paid to Employee per month
Caps		\$529.24	\$959.16	\$1,315.99	\$529.24	\$959.16	\$1,315.99	\$529.24	\$959.16	\$1,315.99	
Hrs. Per Week											
30.00%	9.00	\$763.13	\$1,556.05	\$2,002.14	\$838.96	\$1,707.71	\$2,199.29	\$1,174.58	\$2,378.96	\$3,071.93	\$221.26
33.33%	10.00	\$745.50	\$1,524.11	\$1,958.32	\$821.33	\$1,675.77	\$2,155.47	\$1,156.96	\$2,347.02	\$3,028.11	\$245.82
36.67%	11.00	\$727.83	\$1,492.08	\$1,914.37	\$803.66	\$1,643.73	\$2,111.51	\$1,139.28	\$2,314.99	\$2,984.15	\$270.45
40.00%	12.00	\$710.20	\$1,460.14	\$1,870.54	\$786.03	\$1,611.79	\$2,067.69	\$1,121.66	\$2,283.05	\$2,940.33	\$295.01
43.33%	13.00	\$692.58	\$1,428.20	\$1,826.72	\$768.41	\$1,579.85	\$2,023.87	\$1,104.04	\$2,251.11	\$2,896.51	\$319.57
46.67%	14.00	\$674.90	\$1,396.16	\$1,782.77	\$750.73	\$1,547.82	\$1,979.92	\$1,086.36	\$2,219.07	\$2,852.56	\$344.20
50.00%	15.00	\$657.28	\$1,364.22	\$1,738.95	\$733.11	\$1,515.88	\$1,936.09	\$1,068.74	\$2,187.13	\$2,808.73	\$368.76
53.33%	16.00	\$639.66	\$1,332.28	\$1,695.12	\$715.48	\$1,483.94	\$1,892.27	\$1,051.11	\$2,155.19	\$2,764.91	\$393.32
56.67%	17.00	\$621.98	\$1,300.24	\$1,651.17	\$697.81	\$1,451.90	\$1,848.32	\$1,033.44	\$2,123.16	\$2,720.96	\$417.95
60.00%	18.00	\$604.36	\$1,268.30	\$1,607.35	\$680.18	\$1,419.96	\$1,804.49	\$1,015.81	\$2,091.22	\$2,677.13	\$442.51
63.33%	19.00	\$586.73	\$1,236.36	\$1,563.52	\$662.56	\$1,388.02	\$1,760.67	\$998.19	\$2,059.28	\$2,633.31	\$467.07
66.67%	20.00	\$569.06	\$1,204.33	\$1,519.57	\$644.88	\$1,355.98	\$1,716.72	\$980.51	\$2,027.24	\$2,589.36	\$491.70
70.00%	21.00	\$551.43	\$1,172.39	\$1,475.75	\$627.26	\$1,324.04	\$1,672.90	\$962.89	\$1,995.30	\$2,545.54	\$516.26
73.33%	22.00	\$533.81	\$1,140.45	\$1,431.92	\$609.64	\$1,292.10	\$1,629.07	\$945.26	\$1,963.36	\$2,501.71	\$540.82
76.67%	23.00	\$516.13	\$1,108.41	\$1,387.97	\$591.96	\$1,260.07	\$1,585.12	\$927.59	\$1,931.32	\$2,457.76	\$565.46
80.00%	24.00	\$498.51	\$1,076.47	\$1,344.15	\$574.34	\$1,228.13	\$1,541.30	\$909.96	\$1,899.38	\$2,413.94	\$590.02
83.33%	25.00	\$480.88	\$1,044.53	\$1,300.33	\$556.71	\$1,196.19	\$1,497.47	\$892.34	\$1,867.44	\$2,370.11	\$614.58
86.67%	26.00	\$463.21	\$1,012.50	\$1,256.37	\$539.04	\$1,164.15	\$1,453.52	\$874.66	\$1,835.41	\$2,326.16	\$639.21
90.00%	27.00	\$445.58	\$980.56	\$1,212.55	\$521.41	\$1,132.21	\$1,409.70	\$857.04	\$1,803.47	\$2,282.34	\$663.77
93.33%	28.00	\$427.96	\$948.62	\$1,168.73	\$503.79	\$1,100.27	\$1,365.87	\$839.42	\$1,771.53	\$2,238.51	\$688.33
96.67%	29.00	\$410.28	\$916.58	\$1,124.77	\$486.11	\$1,068.24	\$1,321.92	\$821.74	\$1,739.49	\$2,194.56	\$712.96
100.00%	30.00	\$392.66	\$884.64	\$1,080.95	\$468.49	\$1,036.30	\$1,278.10	\$804.12	\$1,707.55	\$2,150.74	\$737.52

Effective January 1, 2019

UPDATED 8/17/2018

page 12

INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)

The amounts below are deducted from September through June mid-month payrolls

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

		Health Net SmartCare HMO			Western Health Advantage HMO		
Employee Only		\$1,081.86			\$920.41		
Employee + 1		\$2,163.72			\$1,840.82		
Employee + 2/more		\$2,812.84			\$2,393.08		
		Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more
Caps		\$529.24	\$959.16	\$1,315.99	\$529.24	\$959.16	\$1,315.99
Hrs. Per Week							
30.00%	9.00	\$923.09	\$1,875.97	\$2,418.04	\$761.64	\$1,553.08	\$1,998.28
33.33%	10.00	\$905.46	\$1,844.03	\$2,374.22	\$744.02	\$1,521.14	\$1,954.46
36.67%	11.00	\$887.79	\$1,812.00	\$2,330.26	\$726.34	\$1,489.10	\$1,910.50
40.00%	12.00	\$870.16	\$1,780.06	\$2,286.44	\$708.72	\$1,457.16	\$1,866.68
43.33%	13.00	\$852.54	\$1,748.12	\$2,242.62	\$691.09	\$1,425.22	\$1,822.86
46.67%	14.00	\$834.86	\$1,716.08	\$2,198.66	\$673.42	\$1,393.18	\$1,778.90
50.00%	15.00	\$817.24	\$1,684.14	\$2,154.84	\$655.79	\$1,361.24	\$1,735.08
53.33%	16.00	\$799.62	\$1,652.20	\$2,111.02	\$638.17	\$1,329.30	\$1,691.26
56.67%	17.00	\$781.94	\$1,620.16	\$2,067.06	\$620.49	\$1,297.27	\$1,647.30
60.00%	18.00	\$764.32	\$1,588.22	\$2,023.24	\$602.87	\$1,265.33	\$1,603.48
63.33%	19.00	\$746.69	\$1,556.28	\$1,979.42	\$585.24	\$1,233.39	\$1,559.66
66.67%	20.00	\$729.02	\$1,524.25	\$1,935.47	\$567.57	\$1,201.35	\$1,515.71
70.00%	21.00	\$711.39	\$1,492.31	\$1,891.64	\$549.94	\$1,169.41	\$1,471.88
73.33%	22.00	\$693.77	\$1,460.37	\$1,847.82	\$532.32	\$1,137.47	\$1,428.06
76.67%	23.00	\$676.09	\$1,428.33	\$1,803.87	\$514.64	\$1,105.44	\$1,384.11
80.00%	24.00	\$658.47	\$1,396.39	\$1,760.04	\$497.02	\$1,073.50	\$1,340.28
83.33%	25.00	\$640.84	\$1,364.45	\$1,716.22	\$479.40	\$1,041.56	\$1,296.46
86.67%	26.00	\$623.17	\$1,332.42	\$1,672.27	\$461.72	\$1,009.52	\$1,252.51
90.00%	27.00	\$605.54	\$1,300.48	\$1,628.45	\$444.10	\$977.58	\$1,208.69
93.33%	28.00	\$587.92	\$1,268.54	\$1,584.62	\$426.47	\$945.64	\$1,164.86
96.67%	29.00	\$570.24	\$1,236.50	\$1,540.67	\$408.80	\$913.60	\$1,120.91
100.00%	30.00	\$552.62	\$1,204.56	\$1,496.85	\$391.17	\$881.66	\$1,077.09

Effective January 1, 2019

UPDATED 8/17/2018

page 13

INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)

The amounts below are deducted from September through June mid-month payrolls

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

		PERS Choice			PERS Select			PERS Care		
Employee Only		\$1,039.52			\$651.83			\$1,358.02		
Employee + 1		\$2,079.05			\$1,303.66			\$2,716.03		
Employee + 2/more		\$2,702.76			\$1,694.75			\$3,530.84		
		Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more	Employee Only	Employee +1	Employee + 2/more
Caps		\$529.24	\$959.16	\$1,315.99	\$529.24	\$959.16	\$1,315.99	\$529.24	\$959.16	\$1,315.99
Hrs. Per Week										
30.00%	9.00	\$880.75	\$1,791.30	\$2,307.96	\$493.06	\$1,015.91	\$1,299.95	\$1,199.24	\$2,428.28	\$3,136.05
33.33%	10.00	\$863.13	\$1,759.36	\$2,264.14	\$475.43	\$983.97	\$1,256.13	\$1,181.62	\$2,396.34	\$3,092.22
36.67%	11.00	\$845.45	\$1,727.32	\$2,220.19	\$457.76	\$951.93	\$1,212.17	\$1,163.94	\$2,364.31	\$3,048.27
40.00%	12.00	\$827.83	\$1,695.38	\$2,176.36	\$440.13	\$919.99	\$1,168.35	\$1,146.32	\$2,332.37	\$3,004.45
43.33%	13.00	\$810.20	\$1,663.44	\$2,132.54	\$422.51	\$888.05	\$1,124.53	\$1,128.70	\$2,300.43	\$2,960.63
46.67%	14.00	\$792.53	\$1,631.41	\$2,088.59	\$404.83	\$856.02	\$1,080.58	\$1,111.02	\$2,268.39	\$2,916.67
50.00%	15.00	\$774.90	\$1,599.47	\$2,044.77	\$387.21	\$824.08	\$1,036.75	\$1,093.40	\$2,236.45	\$2,872.85
53.33%	16.00	\$757.28	\$1,567.53	\$2,000.94	\$369.58	\$792.14	\$992.93	\$1,075.77	\$2,204.51	\$2,829.03
56.67%	17.00	\$739.60	\$1,535.49	\$1,956.99	\$351.91	\$760.10	\$948.98	\$1,058.10	\$2,172.48	\$2,785.07
60.00%	18.00	\$721.98	\$1,503.55	\$1,913.17	\$334.28	\$728.16	\$905.15	\$1,040.47	\$2,140.54	\$2,741.25
63.33%	19.00	\$704.36	\$1,471.61	\$1,869.34	\$316.66	\$696.22	\$861.33	\$1,022.85	\$2,108.60	\$2,697.43
66.67%	20.00	\$686.68	\$1,439.58	\$1,825.39	\$298.98	\$664.18	\$817.38	\$1,005.17	\$2,076.56	\$2,653.47
70.00%	21.00	\$669.06	\$1,407.64	\$1,781.57	\$281.36	\$632.24	\$773.56	\$987.55	\$2,044.62	\$2,609.65
73.33%	22.00	\$651.43	\$1,375.70	\$1,737.74	\$263.74	\$600.30	\$729.73	\$969.92	\$2,012.68	\$2,565.83
76.67%	23.00	\$633.76	\$1,343.66	\$1,693.79	\$246.06	\$568.27	\$685.78	\$952.25	\$1,980.64	\$2,521.87
80.00%	24.00	\$616.13	\$1,311.72	\$1,649.97	\$228.44	\$536.33	\$641.96	\$934.62	\$1,948.70	\$2,478.05
83.33%	25.00	\$598.51	\$1,279.78	\$1,606.15	\$210.81	\$504.39	\$598.13	\$917.00	\$1,916.76	\$2,434.23
86.67%	26.00	\$580.83	\$1,247.74	\$1,562.19	\$193.14	\$472.35	\$554.18	\$899.32	\$1,884.73	\$2,390.28
90.00%	27.00	\$563.21	\$1,215.80	\$1,518.37	\$175.51	\$440.41	\$510.36	\$881.70	\$1,852.79	\$2,346.45
93.33%	28.00	\$545.58	\$1,183.86	\$1,474.55	\$157.89	\$408.47	\$466.53	\$864.08	\$1,820.85	\$2,302.63
96.67%	29.00	\$527.91	\$1,151.83	\$1,430.59	\$140.21	\$376.44	\$422.58	\$846.40	\$1,788.81	\$2,258.68
100.00%	30.00	\$510.28	\$1,119.89	\$1,386.77	\$122.59	\$344.50	\$378.76	\$828.78	\$1,756.87	\$2,214.85

Effective January 1, 2019

UPDATED 8/17/2018

page 14

INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)

The amounts below are deducted from September through June mid-month payrolls

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

		DELTA DENTAL		VSP (Vision Plan) (100% Employee Contribution) Ten Month Rate		
		DeltaCare DHMO	PPO			
Employee Only		\$38.65	\$123.32	\$10.78		
Employee + 1		\$38.65	\$123.32	\$21.55		
Employee + 2/more		\$38.65	\$123.32	\$34.72		
		Employee Only or Family	Employee Only or Family	Employee Only	Employee +1	Employee + 2/more
Caps		\$79.38	\$79.38	\$0.00	\$0.00	\$0.00
Hrs. Per Week						
30.00%	9.00	\$14.84	\$99.51	\$10.78	\$21.55	\$34.72
33.33%	10.00	\$12.19	\$96.87	\$10.78	\$21.55	\$34.72
36.67%	11.00	\$9.54	\$94.22	\$10.78	\$21.55	\$34.72
40.00%	12.00	\$6.90	\$91.57	\$10.78	\$21.55	\$34.72
43.33%	13.00	\$4.26	\$88.93	\$10.78	\$21.55	\$34.72
46.67%	14.00	\$1.61	\$86.28	\$10.78	\$21.55	\$34.72
50.00%	15.00	\$0.00	\$83.63	\$10.78	\$21.55	\$34.72
53.33%	16.00	\$0.00	\$80.99	\$10.78	\$21.55	\$34.72
56.67%	17.00	\$0.00	\$78.34	\$10.78	\$21.55	\$34.72
60.00%	18.00	\$0.00	\$75.70	\$10.78	\$21.55	\$34.72
63.33%	19.00	\$0.00	\$73.05	\$10.78	\$21.55	\$34.72
66.67%	20.00	\$0.00	\$70.40	\$10.78	\$21.55	\$34.72
70.00%	21.00	\$0.00	\$67.76	\$10.78	\$21.55	\$34.72
73.33%	22.00	\$0.00	\$65.11	\$10.78	\$21.55	\$34.72
76.67%	23.00	\$0.00	\$62.46	\$10.78	\$21.55	\$34.72
80.00%	24.00	\$0.00	\$59.82	\$10.78	\$21.55	\$34.72
83.33%	25.00	\$0.00	\$57.18	\$10.78	\$21.55	\$34.72
86.67%	26.00	\$0.00	\$54.53	\$10.78	\$21.55	\$34.72
90.00%	27.00	\$0.00	\$51.88	\$10.78	\$21.55	\$34.72
93.33%	28.00	\$0.00	\$49.24	\$10.78	\$21.55	\$34.72
96.67%	29.00	\$0.00	\$46.59	\$10.78	\$21.55	\$34.72
100.00%	30.00	\$0.00	\$43.94	\$10.78	\$21.55	\$34.72