

**INDEPENDENT STUDY HOURLY TEACHERS - BFT (Ten Month Employees)**

2018 CalPERS Premium Rates Bay Area Region 12-Month			
Plans	EE	EE+1	FAM
Kaiser	\$779.86	\$1,559.72	\$2,027.64
Anthem HMO Select	\$856.41	\$1,712.82	\$2,226.67
Anthem HMO Traditional	\$925.47	\$1,850.94	\$2,406.22
Blue Shield Access+	\$889.02	\$1,778.04	\$2,311.45
Health Net SmartCare	\$863.48	\$1,726.96	\$2,245.05
United Healthcare	\$1,371.84	\$2,743.68	\$3,566.78
Western Health Advantage	\$792.56	\$1,585.12	\$2,060.66
PERS Choice	\$800.27	\$1,600.54	\$2,080.70
PERS Select	\$717.50	\$1,435.00	\$1,865.50
PERS Care	\$882.45	\$1,764.90	\$2,294.37
Cash-In-Lieu	\$623.89		
DELTA DENTAL PPO	\$104.86	\$104.86	\$104.86
DELTACARE DHMO	\$32.21	\$32.21	\$32.21
VSP	\$8.98	\$17.96	\$28.93

2018 CalPERS Premium Rates Bay Area Region 10-Month		
EE	EE+1	FAM
\$935.83	\$1,871.66	\$2,433.17
\$1,027.69	\$2,055.38	\$2,672.00
\$1,110.56	\$2,221.13	\$2,887.46
\$1,066.82	\$2,133.65	\$2,773.74
\$1,036.18	\$2,072.35	\$2,694.06
\$1,646.21	\$3,292.42	\$4,280.14
\$951.07	\$1,902.14	\$2,472.79
\$960.32	\$1,920.65	\$2,496.84
\$861.00	\$1,722.00	\$2,238.60
\$1,058.94	\$2,117.88	\$2,753.24
\$748.67		
\$125.83	\$125.83	\$125.83
\$38.65	\$38.65	\$38.65
\$10.78	\$21.55	\$34.72

2018 District Caps: 12-Month	
Medical	
Dental	
DHMO	
PPO	

2018 District Caps: 10-Month		
\$529.24	\$959.16	\$1,315.99
\$79.38		
\$79.38		

Effective January 1, 2018

AS OF

UPDATED 8/9/2017

**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			Blue Shield Access+ HMO			Cash In Lieu of Benefits Ten-Month Rate
Employee Only		\$935.83			\$1,027.69			\$1,110.56			\$1,066.82			80% of Kaiser = <b>\$748.67</b>
Employee + 1		\$1,871.66			\$2,055.38			\$2,221.13			\$2,133.65			
Employee + 2/more		\$2,433.17			\$2,672.00			\$2,887.46			\$2,773.74			
		Employee Only	Employee +1	Employee + 2/more	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	\$529.24	\$959.16	\$1,315.99	
Hrs. Per Week														
30.00%	9.00	\$777.06	\$1,583.92	\$2,038.37	\$868.92	\$1,767.64	\$2,277.21	\$951.79	\$1,933.38	\$2,492.67	\$908.05	\$1,845.90	\$2,378.94	\$224.60
33.33%	10.00	\$759.44	\$1,551.98	\$1,994.55	\$851.30	\$1,735.70	\$2,233.38	\$934.17	\$1,901.44	\$2,448.84	\$890.43	\$1,813.96	\$2,335.12	\$249.53
36.67%	11.00	\$741.76	\$1,519.94	\$1,950.59	\$833.62	\$1,703.66	\$2,189.43	\$916.49	\$1,869.40	\$2,404.89	\$872.75	\$1,781.92	\$2,291.17	\$274.54
40.00%	12.00	\$724.14	\$1,488.00	\$1,906.77	\$816.00	\$1,671.72	\$2,145.61	\$898.87	\$1,837.46	\$2,361.07	\$855.13	\$1,749.98	\$2,247.34	\$299.47
43.33%	13.00	\$706.51	\$1,456.06	\$1,862.95	\$798.37	\$1,639.78	\$2,101.79	\$881.24	\$1,805.52	\$2,317.25	\$837.50	\$1,718.04	\$2,203.52	\$324.40
46.67%	14.00	\$688.84	\$1,424.02	\$1,819.00	\$780.70	\$1,607.74	\$2,057.83	\$863.57	\$1,773.49	\$2,273.29	\$819.83	\$1,686.01	\$2,159.57	\$349.40
50.00%	15.00	\$671.21	\$1,392.08	\$1,775.17	\$763.07	\$1,575.80	\$2,014.01	\$845.94	\$1,741.55	\$2,229.47	\$802.20	\$1,654.07	\$2,115.75	\$374.33
53.33%	16.00	\$653.59	\$1,360.14	\$1,731.35	\$745.45	\$1,543.86	\$1,970.19	\$828.32	\$1,709.61	\$2,185.65	\$784.58	\$1,622.13	\$2,071.92	\$399.26
56.67%	17.00	\$635.91	\$1,328.11	\$1,687.40	\$727.77	\$1,511.83	\$1,926.23	\$810.64	\$1,677.57	\$2,141.69	\$766.90	\$1,590.09	\$2,027.97	\$424.27
60.00%	18.00	\$618.29	\$1,296.17	\$1,643.57	\$710.15	\$1,479.89	\$1,882.41	\$793.02	\$1,645.63	\$2,097.87	\$749.28	\$1,558.15	\$1,984.15	\$449.20
63.33%	19.00	\$600.66	\$1,264.23	\$1,599.75	\$692.52	\$1,447.95	\$1,838.59	\$775.40	\$1,613.69	\$2,054.05	\$731.66	\$1,526.21	\$1,940.32	\$474.13
66.67%	20.00	\$582.99	\$1,232.19	\$1,555.80	\$674.85	\$1,415.91	\$1,794.63	\$757.72	\$1,581.66	\$2,010.09	\$713.98	\$1,494.18	\$1,896.37	\$499.14
70.00%	21.00	\$565.36	\$1,200.25	\$1,511.98	\$657.22	\$1,383.97	\$1,750.81	\$740.10	\$1,549.72	\$1,966.27	\$696.36	\$1,462.24	\$1,852.55	\$524.07
73.33%	22.00	\$547.74	\$1,168.31	\$1,468.15	\$639.60	\$1,352.03	\$1,706.99	\$722.47	\$1,517.78	\$1,922.45	\$678.73	\$1,430.30	\$1,808.72	\$549.00
76.67%	23.00	\$530.06	\$1,136.28	\$1,424.20	\$621.92	\$1,320.00	\$1,663.03	\$704.80	\$1,485.74	\$1,878.49	\$661.06	\$1,398.26	\$1,764.77	\$574.00
80.00%	24.00	\$512.44	\$1,104.34	\$1,380.38	\$604.30	\$1,288.06	\$1,619.21	\$687.17	\$1,453.80	\$1,834.67	\$643.43	\$1,366.32	\$1,720.95	\$598.93
83.33%	25.00	\$494.82	\$1,072.40	\$1,336.55	\$586.68	\$1,256.12	\$1,575.39	\$669.55	\$1,421.86	\$1,790.85	\$625.81	\$1,334.38	\$1,677.13	\$623.86
86.67%	26.00	\$477.14	\$1,040.36	\$1,292.60	\$569.00	\$1,224.08	\$1,531.44	\$651.87	\$1,389.82	\$1,746.90	\$608.13	\$1,302.34	\$1,633.17	\$648.87
90.00%	27.00	\$459.52	\$1,008.42	\$1,248.78	\$551.38	\$1,192.14	\$1,487.61	\$634.25	\$1,357.88	\$1,703.07	\$590.51	\$1,270.40	\$1,589.35	\$673.80
93.33%	28.00	\$441.89	\$976.48	\$1,204.95	\$533.75	\$1,160.20	\$1,443.79	\$616.62	\$1,325.94	\$1,659.25	\$572.88	\$1,238.46	\$1,545.53	\$698.73
96.67%	29.00	\$424.22	\$944.44	\$1,161.00	\$516.08	\$1,128.16	\$1,399.84	\$598.95	\$1,293.91	\$1,615.30	\$555.21	\$1,206.43	\$1,501.57	\$723.74
100.00%	30.00	\$406.59	\$912.50	\$1,117.18	\$498.45	\$1,096.22	\$1,356.01	\$581.32	\$1,261.97	\$1,571.47	\$537.58	\$1,174.49	\$1,457.75	\$748.67

Effective January 1, 2018

UPDATED 8/9/2017

**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			United Healthcare HMO			Western Health Advantage HMO		
Employee Only		\$1,036.18			\$1,646.21			\$951.07		
Employee + 1		\$2,072.35			\$3,292.42			\$1,902.14		
Employee + 2/more		\$2,694.06			\$4,280.14			\$2,472.79		
		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	\$877.40	\$1,784.60	\$2,299.26	\$1,487.44	\$3,004.67	\$3,885.34	\$792.30	\$1,614.40	\$2,078.00
33.33%	10.00	\$859.78	\$1,752.66	\$2,255.44	\$1,469.81	\$2,972.73	\$3,841.52	\$774.68	\$1,582.46	\$2,034.17
36.67%	11.00	\$842.10	\$1,720.63	\$2,211.49	\$1,452.14	\$2,940.69	\$3,797.56	\$757.00	\$1,550.42	\$1,990.22
40.00%	12.00	\$824.48	\$1,688.69	\$2,167.66	\$1,434.51	\$2,908.75	\$3,753.74	\$739.38	\$1,518.48	\$1,946.40
43.33%	13.00	\$806.86	\$1,656.75	\$2,123.84	\$1,416.89	\$2,876.81	\$3,709.92	\$721.75	\$1,486.54	\$1,902.57
46.67%	14.00	\$789.18	\$1,624.71	\$2,079.89	\$1,399.21	\$2,844.78	\$3,665.96	\$704.08	\$1,454.50	\$1,858.62
50.00%	15.00	\$771.56	\$1,592.77	\$2,036.07	\$1,381.59	\$2,812.84	\$3,622.14	\$686.45	\$1,422.56	\$1,814.80
53.33%	16.00	\$753.93	\$1,560.83	\$1,992.24	\$1,363.96	\$2,780.90	\$3,578.32	\$668.83	\$1,390.62	\$1,770.97
56.67%	17.00	\$736.26	\$1,528.80	\$1,948.29	\$1,346.29	\$2,748.86	\$3,534.36	\$651.15	\$1,358.59	\$1,727.02
60.00%	18.00	\$718.63	\$1,496.86	\$1,904.47	\$1,328.66	\$2,716.92	\$3,490.54	\$633.53	\$1,326.65	\$1,683.20
63.33%	19.00	\$701.01	\$1,464.92	\$1,860.64	\$1,311.04	\$2,684.98	\$3,446.72	\$615.90	\$1,294.71	\$1,639.38
66.67%	20.00	\$683.33	\$1,432.88	\$1,816.69	\$1,293.36	\$2,652.94	\$3,402.77	\$598.23	\$1,262.67	\$1,595.42
70.00%	21.00	\$665.71	\$1,400.94	\$1,772.87	\$1,275.74	\$2,621.00	\$3,358.94	\$580.60	\$1,230.73	\$1,551.60
73.33%	22.00	\$648.08	\$1,369.00	\$1,729.04	\$1,258.12	\$2,589.06	\$3,315.12	\$562.98	\$1,198.79	\$1,507.78
76.67%	23.00	\$630.41	\$1,336.96	\$1,685.09	\$1,240.44	\$2,557.03	\$3,271.17	\$545.30	\$1,166.76	\$1,463.82
80.00%	24.00	\$612.78	\$1,305.02	\$1,641.27	\$1,222.82	\$2,525.09	\$3,227.34	\$527.68	\$1,134.82	\$1,420.00
83.33%	25.00	\$595.16	\$1,273.08	\$1,597.45	\$1,205.19	\$2,493.15	\$3,183.52	\$510.06	\$1,102.88	\$1,376.18
86.67%	26.00	\$577.48	\$1,241.05	\$1,553.49	\$1,187.52	\$2,461.11	\$3,139.57	\$492.38	\$1,070.84	\$1,332.22
90.00%	27.00	\$559.86	\$1,209.11	\$1,509.67	\$1,169.89	\$2,429.17	\$3,095.75	\$474.76	\$1,038.90	\$1,288.40
93.33%	28.00	\$542.24	\$1,177.17	\$1,465.85	\$1,152.27	\$2,397.23	\$3,051.92	\$457.13	\$1,006.96	\$1,244.58
96.67%	29.00	\$524.56	\$1,145.13	\$1,421.89	\$1,134.59	\$2,365.20	\$3,007.97	\$439.46	\$974.92	\$1,200.62
100.00%	30.00	\$506.94	\$1,113.19	\$1,378.07	\$1,116.97	\$2,333.26	\$2,964.15	\$421.83	\$942.98	\$1,156.80

Effective January 1, 2018

UPDATED 8/9/2017

**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		\$960.32			\$861.00			\$1,058.94		
Employee + 1		\$1,920.65			\$1,722.00			\$2,117.88		
Employee + 2/more		\$2,496.84			\$2,238.60			\$2,753.24		
		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	\$801.55	\$1,632.90	\$2,102.04	\$702.23	\$1,434.25	\$1,843.80	\$900.17	\$1,830.13	\$2,358.45
33.33%	10.00	\$783.93	\$1,600.96	\$2,058.22	\$684.60	\$1,402.31	\$1,799.98	\$882.54	\$1,798.19	\$2,314.62
36.67%	11.00	\$766.25	\$1,568.92	\$2,014.27	\$666.93	\$1,370.28	\$1,756.03	\$864.87	\$1,766.16	\$2,270.67
40.00%	12.00	\$748.63	\$1,536.98	\$1,970.44	\$649.30	\$1,338.34	\$1,712.20	\$847.24	\$1,734.22	\$2,226.85
43.33%	13.00	\$731.00	\$1,505.04	\$1,926.62	\$631.68	\$1,306.40	\$1,668.38	\$829.62	\$1,702.28	\$2,183.03
46.67%	14.00	\$713.33	\$1,473.01	\$1,882.67	\$614.00	\$1,274.36	\$1,624.43	\$811.94	\$1,670.24	\$2,139.07
50.00%	15.00	\$695.70	\$1,441.07	\$1,838.85	\$596.38	\$1,242.42	\$1,580.61	\$794.32	\$1,638.30	\$2,095.25
53.33%	16.00	\$678.08	\$1,409.13	\$1,795.02	\$578.76	\$1,210.48	\$1,536.78	\$776.70	\$1,606.36	\$2,051.43
56.67%	17.00	\$660.40	\$1,377.09	\$1,751.07	\$561.08	\$1,178.44	\$1,492.83	\$759.02	\$1,574.32	\$2,007.47
60.00%	18.00	\$642.78	\$1,345.15	\$1,707.25	\$543.46	\$1,146.50	\$1,449.01	\$741.40	\$1,542.38	\$1,963.65
63.33%	19.00	\$625.16	\$1,313.21	\$1,663.42	\$525.83	\$1,114.56	\$1,405.18	\$723.77	\$1,510.44	\$1,919.83
66.67%	20.00	\$607.48	\$1,281.18	\$1,619.47	\$508.16	\$1,082.53	\$1,361.23	\$706.10	\$1,478.41	\$1,875.87
70.00%	21.00	\$589.86	\$1,249.24	\$1,575.65	\$490.53	\$1,050.59	\$1,317.41	\$688.47	\$1,446.47	\$1,832.05
73.33%	22.00	\$572.23	\$1,217.30	\$1,531.82	\$472.91	\$1,018.65	\$1,273.58	\$670.85	\$1,414.53	\$1,788.23
76.67%	23.00	\$554.56	\$1,185.26	\$1,487.87	\$455.23	\$986.61	\$1,229.63	\$653.17	\$1,382.49	\$1,744.27
80.00%	24.00	\$536.93	\$1,153.32	\$1,444.05	\$437.61	\$954.67	\$1,185.81	\$635.55	\$1,350.55	\$1,700.45
83.33%	25.00	\$519.31	\$1,121.38	\$1,400.23	\$419.98	\$922.73	\$1,141.99	\$617.92	\$1,318.61	\$1,656.63
86.67%	26.00	\$501.63	\$1,089.34	\$1,356.27	\$402.31	\$890.70	\$1,098.03	\$600.25	\$1,286.58	\$1,612.68
90.00%	27.00	\$484.01	\$1,057.40	\$1,312.45	\$384.68	\$858.76	\$1,054.21	\$582.62	\$1,254.64	\$1,568.85
93.33%	28.00	\$466.38	\$1,025.46	\$1,268.63	\$367.06	\$826.82	\$1,010.39	\$565.00	\$1,222.70	\$1,525.03
96.67%	29.00	\$448.71	\$993.43	\$1,224.67	\$349.38	\$794.78	\$966.43	\$547.32	\$1,190.66	\$1,481.08
100.00%	30.00	\$431.08	\$961.49	\$1,180.85	\$331.76	\$762.84	\$922.61	\$529.70	\$1,158.72	\$1,437.25

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**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	\$125.83	\$10.78		
Employee + 1		\$38.65	\$125.83	\$21.55		
Employee + 2/more		\$38.65	\$125.83	\$34.72		
		<b>Employee Only or Family</b>	<b>Employee Only or Family</b>	<b>Employee Only</b>	<b>Employee +1</b>	<b>Employee + 2/more</b>
<b>Caps</b>		<b>\$79.38</b>	<b>\$79.38</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Hrs. Per Week</b>						
30.00%	9.00	\$14.84	\$102.02	\$10.78	\$21.55	\$34.72
33.33%	10.00	\$12.19	\$99.37	\$10.78	\$21.55	\$34.72
36.67%	11.00	\$9.54	\$96.72	\$10.78	\$21.55	\$34.72
40.00%	12.00	\$6.90	\$94.08	\$10.78	\$21.55	\$34.72
43.33%	13.00	\$4.26	\$91.44	\$10.78	\$21.55	\$34.72
46.67%	14.00	\$1.61	\$88.79	\$10.78	\$21.55	\$34.72
50.00%	15.00	\$0.00	\$86.14	\$10.78	\$21.55	\$34.72
53.33%	16.00	\$0.00	\$83.50	\$10.78	\$21.55	\$34.72
56.67%	17.00	\$0.00	\$80.85	\$10.78	\$21.55	\$34.72
60.00%	18.00	\$0.00	\$78.20	\$10.78	\$21.55	\$34.72
63.33%	19.00	\$0.00	\$75.56	\$10.78	\$21.55	\$34.72
66.67%	20.00	\$0.00	\$72.91	\$10.78	\$21.55	\$34.72
70.00%	21.00	\$0.00	\$70.27	\$10.78	\$21.55	\$34.72
73.33%	22.00	\$0.00	\$67.62	\$10.78	\$21.55	\$34.72
76.67%	23.00	\$0.00	\$64.97	\$10.78	\$21.55	\$34.72
80.00%	24.00	\$0.00	\$62.33	\$10.78	\$21.55	\$34.72
83.33%	25.00	\$0.00	\$59.68	\$10.78	\$21.55	\$34.72
86.67%	26.00	\$0.00	\$57.03	\$10.78	\$21.55	\$34.72
90.00%	27.00	\$0.00	\$54.39	\$10.78	\$21.55	\$34.72
93.33%	28.00	\$0.00	\$51.75	\$10.78	\$21.55	\$34.72
96.67%	29.00	\$0.00	\$49.10	\$10.78	\$21.55	\$34.72
100.00%	30.00	\$0.00	\$46.45	\$10.78	\$21.55	\$34.72

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