

CalPERS 2011 Health Premiums - Regional With and Without Reinsurance Comparison Contracting Agencies Only

Basic	With Reinsurance Applied			Without Reinsurance Applied			Single Premium Savings	
	Single	2-Party	Family	Single	2-Party	Family	In \$	In %
Basic Premium Rates - Bay Area								
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, Yolo, Yuba								
BSC Access+	\$675.51	\$1,351.02	\$1,756.33	\$692.75	\$1,385.50	\$1,801.15	\$17.24	2.49%
BSC NetValue	581.24	1,162.48	1,511.22	593.83	1,187.66	1,543.96	12.59	2.12%
Kaiser CA	568.99	1,137.98	1,479.37	582.08	1,164.16	1,513.41	13.09	2.25%
PERS Choice	563.40	1,126.80	1,464.84	593.48	1,186.96	1,543.05	30.08	5.07%
PERS Select	492.68	985.36	1,280.97	497.85	995.70	1,294.41	5.17	1.04%
PERSCare	893.95	1,787.90	2,324.27	994.71	1,989.42	2,586.25	100.76	10.13%
Basic Premium Rates - Sacramento								
El Dorado, Placer, Sacramento								
BSC Access+	\$609.14	\$1,218.28	\$1,583.76	\$624.69	\$1,249.38	\$1,624.19	\$15.55	2.49%
BSC NetValue	541.43	1,082.86	1,407.72	553.15	1,106.30	1,438.19	11.72	2.12%
Kaiser CA	524.51	1,049.02	1,363.73	536.59	1,073.18	1,395.13	12.08	2.25%
PERS Choice	524.04	1,048.08	1,362.50	552.03	1,104.06	1,435.28	27.99	5.07%
PERS Select	458.27	916.54	1,191.50	463.07	926.14	1,203.98	4.80	1.04%
PERSCare	831.50	1,663.00	2,161.90	925.22	1,850.44	2,405.57	93.72	10.13%
Basic Premium Rates - Los Angeles Area								
Los Angeles, San Bernardino, Ventura								
BSC Access+	\$496.93	\$993.86	\$1,292.02	\$509.61	\$1,019.22	\$1,324.99	\$12.68	2.49%
BSC NetValue	427.58	855.16	1,111.71	436.84	873.68	1,135.78	9.26	2.12%
Kaiser CA	434.00	868.00	1,128.40	443.99	887.98	1,154.37	9.99	2.25%
PERS Choice	496.15	992.30	1,289.99	522.64	1,045.28	1,358.86	26.49	5.07%
PERS Select	433.87	867.74	1,128.06	438.42	876.84	1,139.89	4.55	1.04%
PERSCare	787.24	1,574.48	2,046.82	875.97	1,751.94	2,277.52	88.73	10.13%
Basic Premium Rates - Other Southern California								
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare								
BSC Access+	\$567.87	\$1,135.74	\$1,476.46	\$582.36	\$1,164.72	\$1,514.14	\$14.49	2.49%
BSC NetValue	488.62	977.24	1,270.41	499.20	998.40	1,297.92	10.58	2.12%
Kaiser CA	477.95	955.90	1,242.67	488.95	977.90	1,271.27	11.00	2.25%
PERS Choice	516.28	1,032.56	1,342.33	543.85	1,087.70	1,414.01	27.57	5.07%
PERS Select	451.48	902.96	1,173.85	456.21	912.42	1,186.15	4.73	1.04%
PERSCare	819.18	1,638.36	2,129.87	911.52	1,823.04	2,369.95	92.34	10.13%
Basic Premium Rates - Other Northern California								
Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, Tuolumne								
BSC Access+	\$685.67	\$1,371.34	\$1,782.74	\$703.18	\$1,406.36	\$1,828.27	\$17.51	2.49%
Kaiser CA	574.32	1,148.64	1,493.23	587.54	1,175.08	1,527.60	13.22	2.25%
PERS Choice	548.78	1,097.56	1,426.83	578.08	1,156.16	1,503.01	29.30	5.07%
PERS Select	479.90	959.80	1,247.74	484.93	969.86	1,260.82	5.03	1.04%
PERSCare	870.76	1,741.52	2,263.98	968.90	1,937.80	2,519.14	98.14	10.13%
Basic Premium Rates - Out of State								
PERS Choice	636.97	1,273.94	1,656.12	670.98	1,341.96	1,744.55	\$34.01	5.07%
PERSCare	1,010.68	2,021.36	2,627.77	1,124.60	2,249.20	2,923.96	113.92	10.13%