

## CalPERS 2016 State Health Premiums - HMOs Only

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem HMO Select	\$639.45	\$1,278.90	\$1,662.57	\$695.77	\$1,391.54	\$1,809.00	8.81%
Anthem HMO Traditional	727.34	1,454.68	1,891.08	752.48	1,504.96	1,956.45	3.46%
BSC Access+	718.16	1,436.32	1,867.22	767.45	1,534.90	1,995.37	6.86%
BSC NetValue	670.36	1,340.72	1,742.94	761.20	1,522.40	1,979.12	13.55%
Health Net Salud y Más	535.97	1,071.94	1,393.52	552.39	1,104.78	1,436.21	3.06%
Health Net SmartCare	671.47	1,342.94	1,745.82	651.23	1,302.46	1,693.20	-3.01%
Kaiser	633.04	1,266.08	1,645.90	661.76	1,323.52	1,720.58	4.54%
Kaiser Out of State	922.78	1,845.56	2,399.23	930.29	1,860.58	2,418.75	0.81%
Sharp	586.38	1,172.76	1,524.59	574.73	1,149.46	1,494.30	-1.99%
UnitedHealthcare	642.40	1,284.80	1,670.24	625.78	1,251.56	1,627.03	-2.59%

<b>Total Basic Change</b>	<b>7.21%</b>
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Medicare	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
Anthem Blue Cross <sup>a/</sup>	\$445.38	\$890.76	\$1,336.14				
Blue Shield <sup>a/</sup>	352.63	705.26	1,057.89				
Health Net <sup>a/</sup>	276.85	553.70	830.55				
Kaiser CA	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
Kaiser Out of State	390.47	780.94	1,171.41	297.23	594.46	891.69	-23.88%
Sharp <sup>a/</sup>	327.66	655.32	982.98				
UnitedHealthcare	267.41	534.82	802.23	320.98	641.96	962.94	

<b>Total HMO Medicare Change</b>	<b>-3.46%</b>
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a/ Medicare healthplan is not available in 2016 under the Single Carrier Proposal

## CalPERS 2016 Health Premiums - Regional Contracting Agencies - HMOs Only

Basic	2015			2016			Percent Change (+/-)
	Single	2-Party	Family	Single	2-Party	Family	
<b>Basic Premium Rates - Bay Area</b>							
Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter, and Yuba							
Anthem HMO Select	\$662.41	\$1,324.82	\$1,722.27	\$721.79	\$1,443.58	\$1,876.65	8.96%
Anthem HMO Traditional	827.57	1,655.14	2,151.68	855.42	1,710.84	2,224.09	3.37%
Blue Shield Access+	928.87	1,857.74	2,415.06	1,016.18	2,032.36	2,642.07	9.40%
Blue Shield NetValue	870.60	1,741.20	2,263.56	1,033.86	2,067.72	2,688.04	18.75%
Health Net SmartCare <sup>al</sup>				808.44	1,616.88	2,101.94	
Kaiser CA	714.45	1,428.90	1,857.57	746.47	1,492.94	1,940.82	4.48%
UnitedHealthcare	850.67	1,701.34	2,211.74	955.44	1,910.88	2,484.14	12.32%
<b>Basic Premium Rates - Sacramento Area</b>							
El Dorado, Placer, Sacramento, and Yolo							
Anthem HMO Select	\$811.14	\$1,622.28	\$2,108.96	\$902.07	\$1,804.14	\$2,345.38	11.21%
Anthem HMO Traditional	940.16	1,880.32	2,444.42	1,112.54	2,225.08	2,892.60	18.34%
Blue Shield Access+	809.22	1,618.44	2,103.97	885.33	1,770.66	2,301.86	9.41%
Blue Shield NetValue	758.45	1,516.90	1,971.97	900.73	1,801.46	2,341.90	18.76%
Health Net SmartCare <sup>al</sup>				747.55	1,495.10	1,943.63	
Kaiser CA	660.96	1,321.92	1,718.50	695.11	1,390.22	1,807.29	5.17%
UnitedHealthcare	623.45	1,246.90	1,620.97	686.36	1,372.72	1,784.54	10.09%
<b>Basic Premium Rates - Los Angeles Area</b>							
Los Angeles, San Bernardino, and Ventura							
Anthem HMO Select	\$493.40	\$986.80	\$1,282.84	\$543.47	\$1,086.94	\$1,413.02	10.15%
Anthem HMO Traditional	631.62	1,263.24	1,642.21	610.64	1,221.28	1,587.66	-3.32%
Blue Shield Access+	517.87	1,035.74	1,346.46	566.53	1,133.06	1,472.98	9.40%
Blue Shield NetValue	485.41	970.82	1,262.07	576.46	1,152.92	1,498.80	18.76%
Health Net Salud y Más	430.71	861.42	1,119.85	466.11	932.22	1,211.89	8.22%
Health Net SmartCare	568.47	1,136.94	1,478.02	585.39	1,170.78	1,522.01	2.98%
Kaiser CA	521.18	1,042.36	1,355.07	543.83	1,087.66	1,413.96	4.35%
United Healthcare	458.74	917.48	1,192.72	492.24	984.48	1,279.82	7.30%
<b>Basic Premium Rates - Other Southern California</b>							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego, San Luis Obispo, Santa Barbara, and Tulare							
Anthem HMO Select	\$653.97	\$1,307.94	\$1,700.32	\$634.75	\$1,269.50	\$1,650.35	-2.94%
Anthem HMO Traditional	743.12	1,486.24	1,932.11	710.79	1,421.58	1,848.05	-4.35%
Blue Shield Access+	598.66	1,197.32	1,556.52	654.87	1,309.74	1,702.66	9.39%
Blue Shield NetValue	561.09	1,122.18	1,458.83	666.35	1,332.70	1,732.51	18.76%
Health Net Salud y Más	520.59	1,041.18	1,353.53	535.98	1,071.96	1,393.55	2.96%
Health Net SmartCare	579.88	1,159.76	1,507.69	596.98	1,193.96	1,552.15	2.95%
Kaiser CA	579.80	1,159.60	1,507.48	605.05	1,210.10	1,573.13	4.35%
Sharp	564.57	1,129.14	1,467.88	561.34	1,122.68	1,459.48	-0.57%
UnitedHealthcare	449.10	898.20	1,167.66	493.99	987.98	1,284.37	10.00%

## CalPERS 2016 Health Premiums - Regional Contracting Agencies - HMOs Only

<b>Basic</b>	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
<b>Basic Premium Rates - Other Northern California</b>							
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, and Tuolumne							
<b>Anthem HMO Select</b>	\$728.65	\$1,457.30	\$1,894.49	\$839.10	\$1,678.20	\$2,181.66	15.16%
<b>Anthem HMO Traditional</b>	838.48	1,676.96	2,180.05	964.91	1,929.82	2,508.77	15.08%
<b>Blue Shield Access+</b>	804.34	1,608.68	2,091.28	879.96	1,759.92	2,287.90	9.40%
<b>Blue Shield NetValue</b>	753.82	1,507.64	1,959.93	895.17	1,790.34	2,327.44	18.75%
<b>Kaiser CA</b>	716.98	1,433.96	1,864.15	755.27	1,510.54	1,963.70	5.34%
<b>UnitedHealthcare</b>	677.35	1,354.70	1,761.11	794.80	1,589.60	2,066.48	17.34%
<b>Basic Premium Rates - Out of State</b>							
<b>Kaiser/Out of State</b>	\$922.78	\$1,845.56	\$2,399.23	\$930.29	\$1,860.58	\$2,418.75	0.81%

<b>Medicare</b>	2015			2016			Percent Change (+/-)
	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	<i>Single</i>	<i>2-Party</i>	<i>Family</i>	
<b>Medicare Premium Rates - All Regions</b>							
<b>Anthem Blue Cross<sup>b/</sup></b>	\$445.38	\$890.76	\$1,336.14				
<b>Blue Shield<sup>b/</sup></b>	352.63	705.26	1,057.89				
<b>Health Net<sup>b/</sup></b>	276.85	553.70	830.55				
<b>Kaiser CA</b>	295.51	591.02	886.53	297.23	594.46	891.69	0.58%
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