

CalPERS Health Program (PEMHCA) Terminating Agencies

The following public agencies submitted resolutions to terminate participation in the Public Employees' Medical and Hospital Care Act (PEMHCA) Program effective January 1, 2016.

Agency Terminating Health Contract	TCL Loss	Reason
Twin Rivers Unified School District	4,834	Left CalPERS for Self-Insured Schools of California (SISC). SISC offered different benefit structures with variable premiums, and the district does not have to offer coverage to retirees.
Chowchilla Cemetery District	3	Left for Golden State Risk Management's offer of other non-health insurance, decided to take health through them assuming it would be more cost effective. It was not.
Healdsburg Unified School District	163	Left CalPERS for California's Valued Trust (CVT). CVT offered different benefit structure with variable premiums, and the district does not have to offer coverage to retirees.
Western Canal Water District	34	Left CalPERS for Association of California Water Agencies (ACWA). The district switched because the package of insurance coverage was for dental, vision, life, as well as, health insurance. Overall they believed it was a better option than CalPERS.
City of Guadalupe	4	The City is only cancelling their governing board; regular employees and retirees are still under contract.
Placer County Resource Conservation District	6	Left CalPERS for high deductible, low premium plan with health savings account. Would not disclose who they went through.
City of Mt. Shasta	43	Left CalPERS for high deductible, low premium plan with health savings account through the Teamsters; the City does not have to offer coverage to retirees.
Bayshore Preparatory Charter School	4	Left CalPERS for high deductible, low premium plan with health savings account. Would not disclose who they went through.
Oroville Cemetery District Oroville Cemetery District continued...	22	Increase in premiums not sustainable; District went with Special Districts Risk Management Authorities which offers a high deductible, low premium plan with health savings account. Also – County of Butte employees/retirees pay more in premiums than State employees/retirees for the same product. That's just not fair.
County of Modoc	385	Left CalPERS for high deductible, low premium plan with health savings account.

		Would not disclose who they went through.
Last Frontier Healthcare District	86	Left CalPERS for high deductible, low premium plan with health savings account. Would not disclose who they went through.
North Monterey County Unified School District	538	Stated that rates were too high; would not disclose who they went with for new insurance.
TOTAL TCL Loss (as a Whole)	6,122	