

2016 Palmdale Water District Benefits

Health Insurance

Anthem – Classic PPO/Advantage PPO/California Care HMO/Account Based Health Care.

Kaiser – HMO/Account Based Health Care

Dental Insurance

Delta Dental PPO

Delta Care HMO

VSP Vision Insurance

VSP PPO

Health Insurance Pricing

ACWA/JPIA 2016 Medical Plan Rates									
Los Angeles Area									
Los Angeles, San Bernardino & Ventura Counties									
Anthem Blue Cross	Standard Rates			Incentive Rates (-4%)			Rate Change		
	Single	Two-Party	Family	Single	Two-Party	Family			
Classic PPO	\$ 716.25	\$ 1,457.94	\$ 1,959.46	\$ 687.99	\$ 1,400.02	\$ 1,881.48	3.00%		
Classic PPO, Retired w/Medicare	\$ 484.74	\$ 985.84	\$ 1,358.50	\$ 465.75	\$ 946.81	\$ 1,304.55	0.00%		
Advantage PPO	\$ 603.23	\$ 1,226.25	\$ 1,647.53	\$ 579.50	\$ 1,177.59	\$ 1,582.02	3.00%		
Advantage PPO, Retired w/Medicare	\$ 408.76	\$ 829.69	\$ 1,142.72	\$ 392.81	\$ 796.90	\$ 1,097.40	* 1.82%		
CalCare HMO	\$ 605.70	\$ 1,201.54	\$ 1,610.81	\$ 581.87	\$ 1,153.87	\$ 1,546.77	-8.00%		
CalCare HMO, Retired w/Medicare	\$ 459.11	\$ 908.38	\$ 1,290.83	\$ 441.14	\$ 872.44	\$ 1,239.59	-10.00%		
Value HMO	\$ 558.04	\$ 1,106.21	\$ 1,482.73	\$ 536.11	\$ 1,062.35	\$ 1,423.82	-8.00%		
Value HMO, Retired w/Medicare	\$ 423.17	\$ 836.50	\$ 1,188.36	\$ 406.64	\$ 803.44	\$ 1,141.22	* -9.29%		
Consumer Driven Health Plan	\$ 574.98	\$ 1,168.33	\$ 1,569.54	\$ 552.37	\$ 1,121.99	\$ 1,507.16	0.49%		
Kaiser South									
	Single								
HMO with Chiro	\$ 526.05	\$ 1,042.22	\$ 1,470.64				2.13%		
HMO with Chiro & Optical	\$ 535.80	\$ 1,061.70	\$ 1,498.21				2.13%		
Senior Advantage with Chiro									
Value HMO with Chiro	\$ 480.37	\$ 950.86	\$ 1,341.37				2.12%		
Consumer Driven Health Plan	\$ 418.87	\$ 827.86	\$ 1,167.32				2.82%		
Medical Plan Comparison									
Anthem Blue Cross	Deductible	Dr.	ER	Hospital	After Ded.	Medical Max Out of Pocket	RX Max Out of Pocket	Prescription	
Classic PPO	\$200/600	\$15	\$50	\$0	20%	\$1000/3000	\$5600/10200	\$5/20/50	
Advantage PPO	\$500/1000	\$20	\$50	Ded/20%	20%	\$3000/6000	\$3600/7200	\$5/20/50	
CalCare HMO	\$0	\$10	\$50	\$0	N/A	\$500/1500	\$6100/11700	\$5/20/50	
Value HMO	\$0	\$30	\$150	\$250	N/A	\$2500/5000	\$4100/8200	\$10/20/50 ¹	
Consumer Driven Health Plan	\$1500/3000	Full cost to deductible, then 20% to OOP Max					\$2500/4000	Ded/\$10/20/40	
Kaiser	Deductible	Dr.	ER	Hospital	After Ded.	Combined Max Out of Pocket		Prescription	
HMO with Chiro	\$0	\$10	\$50	\$0	N/A	\$1500/3000		\$5/15	
HMO with Chiro & Optical	\$0	\$10	\$50	\$0	N/A	\$1500/3000		\$5/15	
Senior Advantage with Chiro	\$0	\$20	\$50	\$0	N/A	\$1500/3000		\$10/25	
Value HMO with Chiro	\$0	\$30	\$150	\$250	N/A	\$2500/5000		\$10/20	
Consumer Driven Health Plan	\$1500/3000	Full cost to deductible (OOP Max) then \$0					\$1500/3000		Ded/\$0

¹An annual \$100 drug deductible applies to medications on this plan.

* average increase among tiers

This is a very brief plan comparison of IN-NETWORK benefits. Consult the summaries at www.acwajpia.com. The Evidence of Coverage prevails in the event of a discrepancy.

If you have questions or would like more information please email benefits@acwajpia.com.

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Medical

		2016	2015	2014	2013
Blue Cross Classic PPO					
Employee		716.25	695.68	674.78	622.13
Employee +1		1457.94	1415.76	1437.99	1467.13
Employee +2 or more		1959.46	1902.68	1845.07	1699.74
Blue Cross Advantage PPO					
Employee		603.23	585.95	545.41	503.00
Employee +1		1226.25	1190.82	1284.45	1183.52
Employee +2 or more		1647.53	1599.83	1487.93	1370.88
California Care HMO					
Employee		605.7	657.52	611.99	611.99
Employee +1		1201.54	1305.16	1214.11	1214.11
Employee +2 or more		1610.81	1750.22	1627.69	1677.73
Anthem Account Based					
Employee		574.98	572.23		
Employee +1		1168.33	1162.7		
Employee +2 or more		1569.54	1561.97		
Kaiser					
Employee		526.05	515.29	524.11	542.86
Employee +1		1042.22	1020.70	1038.33	1075.83
Employee +2 or more		1470.64	1440.19	1465.14	1518.19
Kaiser Account Based					
Employee		418.87	407.64		
Employee +1		827.86	805.41		
Employee +2 or more		1167.32	1135.55		

Dental Trends

Dental					
		2016	2015	2014	2013
Delta Dental					
Employee		33.72	34.33	36.02	36.02
Employee +1		65.2	67.73	71.18	71.18
Employee +2 or more		106.12	114.15	120.04	120.04
Delta Care					
Employee		26.93	26.93	26.93	22.82
Employee +1		43.1	43.10	43.10	37.76
Employee +2 or more		62.46	62.46	62.46	55.65

Vision Insurance

Vision					
		2016	2015	2014	2013
VSP					
Flat Rate		26.85	26.85	17.21	16.32

Employee Monthly Share of Benefits for Family Plans				
Classic	1959.46		Kaiser	1470.64
Dental	106.12		Dental	106.12
Vision	26.85		Vision	26.85
Total	2092.43		Total	1603.61
District Paid	-1600		District Paid	-1600
Employee Paid	492.43			3.61
Advantage	1647.53		Kaiser Account Based	1167.32
Dental	106.12		Health Savings	250
Vision	26.85		Dental	106.12
Total	1780.5		Vision	26.85
District Paid	-1600		Total	1550.29
Employee Paid	180.5		District Paid	-1600
			Employee Paid	-49.71
Cal Care	1610.81			
Dental	106.12			
Vision	26.85			
Total	1743.78			
District Paid	-1600			
Employee Paid	143.78			
Account Based	1569.54			
Health Savings	333.33			
Dental	106.12			
Vision	26.85			
Total	2035.84			
District Paid	-1600			
Employee Paid	435.84			