



PALMDALE WATER DISTRICT

A CENTURY OF SERVICE

BOARD OF DIRECTORS

W. SCOTT KELLERMAN

Division 1

DON WILSON

Division 2

GLORIA DIZMANG

Division 3

KATHY MAC LAREN-GOMEZ

Division 4

VINCENT DINO

Division 5

August 17, 2023

**AGENDA FOR A MEETING
OF THE PERSONNEL COMMITTEE
OF THE PALMDALE WATER DISTRICT
TO BE HELD AT 2029 EAST AVENUE Q, PALMDAL**
Committee Members: Kathy Mac Laren-Gomez-Chair, Scott Kellerman

TUESDAY, AUGUST 22, 2023

1:30 p.m.

DENNIS D. LaMOREAUX

General Manager

ALESHIRE & WYNDER LLP

Attorneys

NOTE: To comply with the Americans with Disabilities Act, to participate in any Board meeting please contact Danielle Henry at 661-947-4111 x1059 at least 48 hours prior to a Board meeting to inform us of your needs and to determine if accommodation is feasible.

Agenda item materials, as well as materials related to agenda items submitted after distribution of the agenda packets, are available for public review at the District's office located at 2029 East Avenue Q, Palmdale or on the District's website at <https://www.palmdalewater.org/governance/committee-activity/2023-committee-agendas-and-minutes/> (Government Code Section 54957.5). Please call Danielle Henry at 661-947-4111 x1059 for public review of materials.

PUBLIC COMMENT GUIDELINES: The prescribed time limit per speaker is three-minutes. Please refrain from public displays or outbursts such as unsolicited applause, comments, or cheering. Any disruptive activities that substantially interfere with the ability of the District to conduct its meeting will not be permitted, and offenders will be requested to leave the meeting. (PWD Rules and Regulations, Appendix DD, Sec. IV.A.)

Each item on the agenda shall be deemed to include any appropriate motion, resolution, or ordinance to take action on any item.

- 1) Roll call.
- 2) Adoption of agenda.
- 3) Public comments for non-agenda items.
- 4) Action Items: (The public shall have an opportunity to comment on any action item as each item is considered by the Committee prior to action being taken.)



- 4.1) Consideration and Possible Action on Approval of Minutes of Meeting Held May 30, 2023.
- 4.2) Consideration and Possible Action on Continuing the District's Employee Benefit Contribution Cap for 2024. (Budgeted - Human Resources Director Garcia)
- 4.3) Consideration and Possible Recommendation on Adding Orthodontics Coverage to the 2024 PPO Dental Plan. (No Budget Impact – Human Resources Director Garcia)
- 5) Reports.
 - 5.1) Human Resources Director Garcia:
 - a) Update on Employee Events.
 - b) Employee Engagement Survey.
 - c) Other.
- 6) Board Members' Requests for Future Agenda Items.
- 7) Date of Next Committee Meeting.
- 8) Adjournment.



DENNIS D. LaMOREAUX,
General Manager

DDL/dh

P A L M D A L E W A T E R D I S T R I C T
B O A R D M E M O R A N D U M

DATE: August 17, 2023 **August 22, 2023**
TO: PERSONNEL COMMITTEE **Committee Meeting**
FROM: Mrs. Angelica Garcia, Human Resources Director
VIA Mr. Dennis D. LaMoreaux, General Manager
RE: ***AGENDA ITEM NO. 4.2 – CONSIDERATION AND POSSIBLE ACTION ON CONTINUING THE DISTRICT’S EMPLOYEE BENEFIT CONTRIBUTION CAP FOR 2024. (NO BUDGET IMPACT – HUMAN RESOURCES DIRECTOR GARCIA)***

Recommendation:

Staff recommends that the Committee approve the continuation of the District’s employee benefit contribution cap in the minimum amount of \$1,980.63 for 2024.

Alternative Options:

The Committee can choose not to approve this recommendation.

Impact of Taking No Action:

The District’s contribution amount will slightly decrease.

Background:

Per the information provided by JPIA, the below increases are expected for 2024 medical rates:

- Anthem PPOs +12%
- Anthem HMOs +5.48%
- Kaiser HMO +9.94%
- Kaiser CDHP +9.03%

The District’s approved policy for the amount that Palmdale Water District contributes for their employees is based on the combined lowest tier family plan (Dental, Vision, and Medical) for which all employees qualify for (excluding high-deductible medical plans). For 2023, an exception to this policy was approved. The exception allowed for the District’s contributions to be the lowest family tier plan including high deductible plans. The District’s contribution for 2023 was approved at \$1,980.63. For 2024, the coverage amount based on the approved policy is \$1,975.05, a \$5.58 decrease from the District’s current contribution amount of \$1,980.63.

The changes in the 2024 medical rates will have an impact on employees’ costs for premiums as there are rate increases for all medical plans. A benefit survey regarding employer contribution was completed. The District collected data from 12 comparative agencies as part of the survey.

In summary, the survey indicated that some agencies share the cost between the employer and the employee while other agencies cover the cost at 100%. Utilizing some of the other agencies’

methods for contributions, amounts have been calculated for comparison purposes. These calculations are outlined as part of the supporting documentation in the Benefit Contribution survey.

Strategic Plan Initiative/Mission Statement:

This item is under Strategic Initiative No. 2 – Organizational Excellence.

This item directly relates to the District’s Mission Statement.

Budget:

There is no budget impact.

Supporting Documents:

- Benefit Cost Comparison Sheet 2024
- 2023 Benefit Elections and 2024 JPIA Rates
- Benefit Contribution Survey

Notes: No change in MOP for Anthem CDHP(2500/4000), Kaiser has a \$200.00 increase for individual, 3200/5600

2023 Amount **Lowest Family Tier Amount 2024**

Monthly Increase

Employee Insurance Costs 2023

Employee Insurance Costs 2024

2023 versus 2024 difference in cost

Monthly	w/ PPO Dental		
	EE	EE+1	EE+Fam
Anthem Classic	\$721.13	\$1,442.26	\$1,910.99
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$781.70	\$1,534.31	\$2,043.96
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$63.33
Anthem Advantage	\$634.59	\$1,269.18	\$1,681.66
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$695.16	\$1,361.23	\$1,814.63
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$942.86	\$1,885.72	\$2,498.58
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$1,003.43	\$1,977.77	\$2,631.55
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$650.92
Anthem CDHP	\$576.90	\$1,153.80	\$1,528.79
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$845.80	\$1,579.18	\$1,995.09
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$14.46
Kaiser	\$701.24	\$1,402.48	\$1,949.45
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$761.81	\$1,494.53	\$2,082.42
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$101.79
Kaiser CDHP	\$511.65	\$1,023.30	\$1,422.39
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$250.00	\$466.67	\$466.67
	\$822.22	\$1,582.02	\$2,022.03
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$41.40

Monthly	w/ HMO Dental		
	EE	EE+1	EE+Fam
Anthem Classic	\$721.13	\$1,442.26	\$1,910.99
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$777.17	\$1,514.47	\$2,002.56
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.93
Anthem Advantage	\$634.59	\$1,269.18	\$1,681.66
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$690.63	\$1,341.39	\$1,773.23
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$942.86	\$1,885.72	\$2,498.58
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$998.90	\$1,957.93	\$2,590.15
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$609.52
Anthem CDHP	\$576.90	\$1,153.80	\$1,528.79
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$841.27	\$1,559.34	\$1,953.69
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Kaiser Traditional HMC	\$701.24	\$1,402.48	\$1,949.45
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$757.28	\$1,474.69	\$2,041.02
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$60.39
Kaiser CDHP	\$511.65	\$1,023.30	\$1,422.39
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$250.00	\$466.67	\$466.67
	\$817.69	\$1,562.18	\$1,980.63
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00

2024 % Change
12.00%
12.00%
5.48%
12.00%
9.94%
9.03%

Monthly	w/ PPO Dental		
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$868.24	\$1,707.38	\$2,273.28
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$292.65
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$771.32	\$1,513.54	\$2,016.45
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$35.82
Anthem Cal Care-HMC	\$994.49	\$1,988.98	\$2,635.40
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$1,055.06	\$2,081.03	\$2,768.37
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$100.40	\$787.74
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$915.03	\$1,717.64	\$2,178.55
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$197.92
Kaiser Traditional HMC	\$770.97	\$1,541.94	\$2,143.30
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$831.54	\$1,633.99	\$2,276.27
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$295.64
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$885.08	\$1,674.40	\$2,150.44
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$169.81

Monthly	w/ HMO Dental		
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$863.71	\$1,687.54	\$2,231.88
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$251.25
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$766.79	\$1,493.70	\$1,975.05
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$994.49	\$1,988.98	\$2,635.40
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$1,050.53	\$2,061.19	\$2,726.97
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$80.56	\$746.34
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$910.50	\$1,697.80	\$2,137.15
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$156.52
Kaiser Traditional HMC	\$770.97	\$1,541.94	\$2,143.30
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$827.01	\$1,614.15	\$2,234.87
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$254.24
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$880.55	\$1,654.56	\$2,109.04
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$128.41

Monthly	w/ PPO Dental		
	EE	EE+1	EE+Fam
Anthem Cl	\$ 86.54	\$ 173.07	\$ 229.32
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 86.54	\$ 173.07	\$ 229.32
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 229.32
Anthem Ac	\$ 76.16	\$ 152.31	\$ 201.82
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 76.16	\$ 152.31	\$ 201.82
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 35.82
Anthem Ca	\$ 51.63	\$ 103.26	\$ 136.82
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 51.63	\$ 103.26	\$ 136.82
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ 100.40	\$ 136.82
Anthem CD	\$ 69.23	\$ 138.46	\$ 183.46
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 69.23	\$ 138.46	\$ 183.46
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 183.46
Kaiser Trad	\$ 69.73	\$ 139.46	\$ 193.85
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 69.73	\$ 139.46	\$ 193.85
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 193.85
Kaiser CDH	\$ 46.19	\$ 92.38	\$ 128.41
Delta Dent	\$ -	\$ -	\$ -
VSP	\$ 0.00	\$ -	\$ -
	\$ 266.67	\$ 466.67	\$ 466.67
	\$ 312.86	\$ 559.05	\$ 595.08
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ 0.00	\$ -	\$ 128.41

Monthly	w/ HMO Dental		
	EE	EE+1	EE+Fam
Anthem Cl	\$ 86.54	\$ 173.07	\$ 229.32
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 86.54	\$ 173.07	\$ 229.32
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 229.32
Anthem Ac	\$ 76.16	\$ 152.31	\$ 201.82
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 76.16	\$ 152.31	\$ 201.82
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ -
Anthem Ca	\$ 51.63	\$ 103.26	\$ 136.82
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 51.63	\$ 103.26	\$ 136.82
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ 80.56	\$ 136.82
Anthem CD	\$ 69.23	\$ 138.46	\$ 183.46
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 69.23	\$ 138.46	\$ 183.46
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 156.52
Kaiser Trad	\$ 69.73	\$ 139.46	\$ 193.85
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 69.73	\$ 139.46	\$ 193.85
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 193.85
Kaiser CDH	\$ 46.19	\$ 92.38	\$ 128.41
Delta Care	\$ -	\$ -	\$ -
VSP	\$ -	\$ -	\$ -
	\$ 233.33	\$ 466.67	\$ 466.67
	\$ 279.52	\$ 559.05	\$ 595.08
District	\$ 1,980.63	\$ 1,980.63	\$ 1,980.63
Employee	\$ -	\$ -	\$ 128.41

2023 Employee Benefit Elections and 2024 JPIA Rates

increase

2023 Benefit Elections	Count
Anthem Advantage PPO	6
Employee	1
Employee + Family	5
Anthem CalCare HMO	3
Employee + Family	3
Anthem Classic PPO	8
Employee + 1	4
Employee + Family	4
Anthem Consumer Driven Health Plan	8
Employee	2
Employee + 1	3
Employee + Family	3
Kaiser South Consumer Driven Health Plan	37
Employee	6
Employee + 1	12
Employee + Family	19
Kaiser South HMO	14
Employee	3
Employee + 1	6
Employee + Family	5
Total Monthly	76

***This information has not been formally published yet, per JPIA rates may be slightly different due to rounding*

**ACWA JPIA
2024 PPO Renewal
July 26, 2023**

CLASSIC PPO REGION	ENROLL TOTAL	2024 STANDARD RATES			2024 INCENTIVE RATES			2024 CHANGE
		EE	EE+1	FAM	EE	EE+1	FAM	
Los Angeles	605	\$ 807.67	\$ 1,615.33	\$ 2,140.31	\$ 775.36	\$ 1,550.72	\$ 2,054.70	12.00%
	3,229		2.00	2.65		4%		
ADVANTAGE			12%					
Los Angeles	29	710.75	1,421.49	1,883.48	682.32	1,364.63	1,808.14	12.00%
	366							
CDHP			20%					
Los Angeles	66	646.13	1,292.26	1,712.25	620.29	1,240.57	1,643.76	12.00%

**ACWA JPIA
2024 HMO Renewal
July 26, 2023**

CALCARE HMO REGION	2024 STANDARD PREMIUMS			2024 INCENTIVE PREMIUMS			2024 CHANGE
	EE	EE+1	FAM	EE	EE+1	FAM	
Los Angeles	\$ 994.49	\$ 1,988.98	\$ 2,635.40	\$ 954.71	\$ 1,909.42	\$ 2,529.98	5.48%

**ACWA JPIA
2024 Kaiser Renewal
July 26, 2023**

REGION	PLAN NAME	2024 STANDARD PREMIUMS			2024 INCENTIVE PREMIUMS			2024 CHANGE
		EE	EE+1	FAM	EE	EE+1	FAM	
Los Angeles	HMO	\$ 770.97	\$ 1,541.94	\$ 2,143.30	\$ 740.13	\$ 1,480.26	\$ 2,057.56	9.94%
All South	CDHP	557.84	1,115.68	1,550.80	535.53	1,071.05	1,488.76	9.03%

Agency	HC	Method	Notes Current Amounts	Union	PWD Calculation based on method
Palmdale Water District	95	Lowest combined cost family tier for dental, vision, and medical. Excluding high deductible plans	Medical \$1980.63 Dental and Vision 100%		\$1,975.05
Cucamonga Valley Water District	79	Medical, dental, and vision plans district pays 85%, Employees 15%			lowest: \$1,678.79 - highest: \$2,353.11 (w/ ppo dental)
Las Virgenes Municipal Water District	124	MOU: Effective January 1, 2023, and each January 1, thereafter, the District's contribution towards the employee's selected medical insurance plan shall be adjusted based on the average change among the District's offered plans (Anthem Blue Cross Classic PPO, Anthem Blue Cross Advantage PPO, Anthem Blue Cross California Care HMO, or Kaiser Permanente HMO Plans) from the prior year's monthly premium. The adjustment will not be less than 0% and will not exceed 5.0%. In the event that the average change in monthly premium exceeds 5.0%, the excess shall be paid by the	Medical: 100% up to EE+1; family up to \$1,860.48, Dental 100%, Vision \$5.09	Y	avg change is 8.07% (max 5%; 5% increase of 1980.63 is \$2,079.66)
Yorba Linda Water District	51	100% of cost for both the employee coverage and dependent coverage for medical, dental and vision premiums		Y	100%
Olivenhain Municipal Water District	95	100% Medical, dental and vision for employees and dependants			100%
Western Municipal Water District	33	Annually, the District will continue to use the existing calculation below: The average of the highest and lowest monthly medical premium for Employee + Family, plus The highest monthly dental premium, for Employee + 1, and The full monthly premium for vision	Western contributes \$2,584.86 per month toward the cost of medical, dental and vision benefits	Y	\$2093+ \$65.20 + \$26.85 = \$2,185.05
Santa Clarita Valley Water	237	90% Medical; 100% dental and vision	\$893.33 Employee Only/\$1,786.66 Employee + 1/\$2,322.66 Family		lowest medical:\$1,395.72 - highest medical: \$2,371.86 + 100% dental and vision
Desert Water Agency	80	DWA pays 100% for employee coverage of medical, dental, vision and pays 80% for dependant coverage			varies
Eastern Municipal Water District	250+	medical-premiums for the basic plan are fully paid by EMWD. Employees who elect the alternate plan will pay the difference	Effective 01/01/2023, up to \$2,326.00 for medical, 100% for basic dental, 100% vision, EMWD contracts with EyeMed premiums are fully paid by EMWD \$19.31		varies
Mesa Consolidated Water District	52	Looked at cost of current family medical coverage and provide flex credits to cover the majority of the plans.	Employees receive a \$2,200 "Flex Credit" allocation per month to be used towards health benefits including medical, dental and vision	Y	N.A
Rancho California Water District	169	100% dental and vision. Cost sharing for medical	EE pays 25% United Health Care HMO or Blue Cross PPO, 17% Blue Cross Advantage PPO, 15% Kaiser HMO		varies
Walnut Valley Water District	57	The District offers the full payment of the combined least-cost medical, dental, and vision family plans, excluding the high-deductible medical plan.			\$1,975.05
Padre Dam Municipal Water District	176	Medical: Employer contributes 90% of HMO for EE+1 and family, for EE only employer contributes 100%. Employee pays difference for PPO. Dental 100%			up to \$2371.86 for medical + Dental and vision

P A L M D A L E W A T E R D I S T R I C T
B O A R D M E M O R A N D U M

DATE: August 17, 2023 **August 22, 2023**
TO: PERSONNEL COMMITTEE **Committee Meeting**
FROM: Mrs. Angelica Garcia, Human Resources Director
VIA: Mr. Dennis D. LaMoreaux, General Manager
RE: ***AGENDA ITEM NO. 4.3 – CONSIDERATION AND POSSIBLE RECOMMENDATION ON ADDING ORTHODONTICS COVERAGE TO THE 2024 PPO DENTAL PLAN. (NO BUDGET IMPACT – HUMAN RESOURCES DIRECTOR GARCIA)***

Recommendation:

Staff recommends that the Committee recommend that the full Board approves changing the current PPO dental coverage to a PPO dental option with Orthodontics coverage and that this option be presented to the full Board for consideration at the September 11, 2023 Regular Board Meeting.

Alternative Options:

The Committee can choose not to approve this recommendation.

Impact of Taking No Action:

The current PPO dental plan option will remain as is without orthodontics coverage.

Background:

The District offers two dental plan options for employees. One HMO dental plan and one PPO dental plan. The current PPO dental plan, division 1012, does not include orthodontics coverage. The change from division 1012 to division 3002 would provide \$2,000.00 max benefit/person for orthodontics coverage. All other coverage under the PPO plan should remain the same. If the District changes division for the PPO plan, the following would apply as part of the change:

Existing JPIA Dental PPO Groups changing JPIA PPO plans:

- All waiting periods (Prosthodontics & Ortho) will be waived for employees/dependents currently enrolled in dental who have reached 12 months of service; this includes adding ortho when they did not currently have it on the JPIA PPO.
- New employees eligible for benefits after the implementation date and currently enrolled employees who have not completed 12 months of service will be required to satisfy the waiting periods. Currently enrolled employees' service will be carried over from the prior JPIA Delta plan and credited toward the waiting period.
- For Voluntary plans, dependents who come onto the plan after the implementation date will be required to satisfy the waiting period.

Coverage participants would include children and adults. The change in premium related to this switch is included in the supporting documents.

Strategic Plan Initiative/Mission Statement:

This item is under Strategic Initiative No. 2 – Organizational Excellence.

This item directly relates to the District’s Mission Statement.

Budget:

This item has no budget impact.

Supporting Documents:

- Current Dental Employee Elections and PPO Dental Plans Comparisons
- Monthly Benefit Premiums Comparison Cost Sheet 2024 with Ortho Coverage
- 2024 PPO Dental Premiums Comparison

Current Dental Employee Elections and
PPO Dental Plans Comparisons

Dental Plan	Count	Current 1012 Cost	3002 Cost	Difference
DeltaCare USA	13			
Employee	5	\$ 29.19	\$ 29.19	\$ -
Employee + Dependent	2	\$ 45.36	\$ 45.36	\$ -
Employee + Family	6	\$ 64.72	\$ 64.72	\$ -
DeltaNV1012/9612	77			\$ -
Employee	11	\$ 33.72	\$ 35.36	\$ 1.64
Employee + Dependent	28	\$ 65.20	\$ 69.99	\$ 4.79
Employee + Family	38	\$ 106.12	\$ 128.10	\$ 21.98
Grand Total	90			

	PPO/Premier (or Out of Network)		
Annual Max Benefit	\$1,500		
Annual Deductible Individual/Family	\$25/\$50		
Diagnostic cleanings, x-rays	100% (100)		
Basic fillings	80% (80)		
Endodontics roots	80% (80)		
Periodontics gums	80% (80)		
Oral Surgery	80% (80)		
Crowns	50% (50)		
Prosthodontics ³ implants, dentures	50% (50)		
Orthodontics ³	N/A	50%	
Lifetime Benefit	N/A	\$2000 max benefit/ person	
Covered Participants	N/A	Child only	Child & Adult
Division	1012	1002	3002
Monthly Premiums			
Employee Only	\$ 33.72	\$ 33.72	\$ 35.36
Employee + 1	\$ 65.20	\$ 69.09	\$ 69.99
Employee + Family	\$ 106.12	\$ 122.90	\$ 128.10

Monthly Benefit Premiums Comparison Cost Sheet 2024
with Ortho Coverage

Notes: No change in MOP for Anthem CDHP(2500/4000), Kaiser has a \$200.00 increase for individual, 3200/5600

PPO Dental w/ Ortho

2023 Amount Lowest Family Tier Amount

Monthly Increase

Employee Insurance Costs 2023

Employee Insurance Costs 2024

2023 versus 2024 difference in cost

Monthly			
w/ PPO Dental			
	EE	EE+1	EE+Fam
Anthem Classic	\$721.13	\$1,442.26	\$1,910.99
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$781.70	\$1,534.31	\$2,043.96
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$63.33
Anthem Advantage	\$634.59	\$1,269.18	\$1,681.66
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$695.16	\$1,361.23	\$1,814.63
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$942.86	\$1,885.72	\$2,498.58
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$1,003.43	\$1,977.77	\$2,631.55
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$650.92
Anthem CDHP	\$576.90	\$1,153.80	\$1,528.79
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$845.80	\$1,579.18	\$1,995.09
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$14.46
Kaiser	\$701.24	\$1,402.48	\$1,949.45
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$761.81	\$1,494.53	\$2,082.42
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$101.79
Kaiser CDHP	\$511.65	\$1,023.30	\$1,422.39
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$250.00	\$466.67	\$466.67
	\$822.22	\$1,582.02	\$2,022.03
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$41.40

Monthly			
w/ HMO Dental			
	EE	EE+1	EE+Fam
Anthem Classic	\$721.13	\$1,442.26	\$1,910.99
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$777.17	\$1,514.47	\$2,002.56
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.93
Anthem Advantage	\$634.59	\$1,269.18	\$1,681.66
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$690.63	\$1,341.39	\$1,773.23
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$942.86	\$1,885.72	\$2,498.58
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$998.90	\$1,957.93	\$2,590.15
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$609.52
Anthem CDHP	\$576.90	\$1,153.80	\$1,528.79
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$841.27	\$1,559.34	\$1,953.69
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Kaiser	\$701.24	\$1,402.48	\$1,949.45
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$757.28	\$1,474.69	\$2,041.02
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$60.39
Kaiser CDHP	\$511.65	\$1,023.30	\$1,422.39
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$250.00	\$466.67	\$466.67
	\$817.69	\$1,562.18	\$1,980.63
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00

Monthly			
w/ PPO Dental			
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$869.88	\$1,712.17	\$2,295.26
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$314.63
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$772.96	\$1,518.33	\$2,038.43
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$57.80
Anthem Cal Care-HMC	\$994.49	\$1,988.98	\$2,635.40
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$1,056.70	\$2,085.82	\$2,790.35
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$105.19	\$809.72
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$916.67	\$1,722.43	\$2,200.53
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$219.90
Kaiser	\$770.97	\$1,541.94	\$2,143.30
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$833.18	\$1,638.78	\$2,298.25
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$317.62
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$886.72	\$1,679.19	\$2,172.42
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$191.79

Monthly			
w/ HMO Dental			
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$863.71	\$1,687.54	\$2,231.88
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$251.25
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$766.79	\$1,493.70	\$1,975.05
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$0.00
Anthem Cal Care-HMC	\$994.49	\$1,988.98	\$2,635.40
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$1,050.53	\$2,061.19	\$2,726.97
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$80.56	\$746.34
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$910.50	\$1,697.80	\$2,137.15
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$156.52
Kaiser	\$770.97	\$1,541.94	\$2,143.30
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
	\$827.01	\$1,614.15	\$2,234.87
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$254.24
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Care	\$29.19	\$45.36	\$64.72
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$880.55	\$1,654.56	\$2,109.04
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$128.41

Monthly			
w/ PPO Dental			
	EE	EE+1	EE+Fam
Anthem Classic	\$86.54	\$173.07	\$229.32
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$-	\$-	\$-
	\$88.18	\$177.86	\$251.30
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$251.30
Anthem Advan	\$76.16	\$152.31	\$201.82
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$-	\$-	\$-
	\$77.80	\$157.10	\$223.80
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$57.80
Anthem Cal Ca	\$51.63	\$103.26	\$136.82
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$-	\$-	\$-
	\$53.27	\$108.05	\$158.80
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$105.19	\$158.80
Anthem CDHP	\$69.23	\$138.46	\$183.46
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$-	\$-	\$-
Health Sav	\$208.33	\$333.33	\$333.33
	\$279.20	\$476.58	\$538.77
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$205.44
Kaiser	\$69.73	\$139.46	\$193.85
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$-	\$-	\$-
	\$71.37	\$144.25	\$215.83
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$215.83
Kaiser CDHP	\$46.19	\$92.38	\$128.41
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$-	\$-
Health Sav	\$266.67	\$466.67	\$466.67
	\$314.50	\$563.84	\$617.06
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$150.39

Monthly			
w/ HMO Dental			
	EE	EE+1	EE+Fam
Anthem Cl	\$86.54	\$173.07	\$229.32
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
	\$86.54	\$173.07	\$229.32
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$229.32
Anthem Ad	\$76.16	\$152.31	\$201.82
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
	\$76.16	\$152.31	\$201.82
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$-
Anthem Cal	\$51.63	\$103.26	\$136.82
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
	\$51.63	\$103.26	\$136.82
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$80.56	\$136.82
Anthem CD	\$69.23	\$138.46	\$183.46
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
Health Sav	\$208.33	\$333.33	\$333.33
	\$277.56	\$471.79	\$516.79
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$156.52
Kaiser	\$69.73	\$139.46	\$193.85
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
	\$69.73	\$139.46	\$193.85
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$193.85
Kaiser CDH	\$46.19	\$92.38	\$128.41
Delta Care	\$-	\$-	\$-
VSP	\$-	\$-	\$-
Health Sav	\$233.33	\$466.67	\$466.67
	\$279.52	\$559.05	\$595.08
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$-	\$-	\$128.41

Employee Insurance Costs 2024

Monthly			
PPO Dental w/ Ortho			
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$869.88	\$1,712.17	\$2,295.26
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$314.63
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$772.96	\$1,518.33	\$2,038.43
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$57.80
Anthem Cal Care-HMO	\$994.49	\$1,988.98	\$2,635.40
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$1,056.70	\$2,085.82	\$2,790.35
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$105.19	\$809.72
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$916.67	\$1,722.43	\$2,200.53
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$219.90
Kaiser	\$770.97	\$1,541.94	\$2,143.30
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
	\$833.18	\$1,638.78	\$2,298.25
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$317.62
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Dental	\$35.36	\$69.99	\$128.10
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$886.72	\$1,679.19	\$2,172.42
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$191.79

Employee Insurance Costs 2024

Monthly			
PPO Dental- No Change			
	EE	EE+1	EE+Fam
Anthem Classic	\$807.67	\$1,615.33	\$2,140.31
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$868.24	\$1,707.38	\$2,273.28
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$292.65
Anthem Advantage	\$710.75	\$1,421.49	\$1,883.48
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$771.32	\$1,513.54	\$2,016.45
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$35.82
Anthem Cal Care-HMO	\$994.49	\$1,988.98	\$2,635.40
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$1,055.06	\$2,081.03	\$2,768.37
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$100.40	\$787.74
Anthem CDHP	\$646.13	\$1,292.26	\$1,712.25
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$208.33	\$333.33	\$333.33
	\$915.03	\$1,717.64	\$2,178.55
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$197.92
Kaiser Traditional HMO	\$770.97	\$1,541.94	\$2,143.30
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
	\$831.54	\$1,633.99	\$2,276.27
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$295.64
Kaiser CDHP	\$557.84	\$1,115.68	\$1,550.80
Delta Dental	\$33.72	\$65.20	\$106.12
VSP	\$26.85	\$26.85	\$26.85
Health Sav	\$266.67	\$466.67	\$466.67
	\$885.08	\$1,674.40	\$2,150.44
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$169.81

EMPLOYEE COST DIFFERENCE 2024 w/ ortho

Monthly			
	EE	EE+1	EE+Fam
Anthem Classic	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
	\$1.64	\$4.79	\$21.98
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.98
Anthem Advantage	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
	\$1.64	\$4.79	\$21.98
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.98
Anthem Cal Care-HMO	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
	\$1.64	\$4.79	\$21.98
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$4.79	\$21.98
Anthem CDHP	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
Health Sav	\$208.33	\$333.33	\$333.33
	\$209.97	\$338.12	\$355.31
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.98
Kaiser Traditional HMO	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
	\$1.64	\$4.79	\$21.98
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.98
Kaiser CDHP	\$0.00	\$0.00	\$0.00
Delta Dental	\$1.64	\$4.79	\$21.98
VSP	\$0.00	\$0.00	\$0.00
Health Sav	\$266.67	\$466.67	\$466.67
	\$268.31	\$471.46	\$488.65
District	\$1,980.63	\$1,980.63	\$1,980.63
Employee	\$0.00	\$0.00	\$21.98