

# APPENDIX B2

UNIVERSITY OF CALIFORNIA:  
MONTHLY COST OF MEDICAL PLANS

1/1/2014 - 12/31/2014

Version #:

\*\*FINAL\*\*

2014-1

**FOR EMPLOYEES WITH FULL-TIME SALARY RATE OF \$51,000 AND UNDER AND ACTIVE EMPLOYEES WITH PRIMARY MEDICARE COVERAGE**

MEDICAL PLAN	Non-Medicare				Medicare			Split-Medicare			
	<u>U</u>	<u>UC</u>	<u>UA</u>	<u>UAC</u>	<u>M</u>	<u>MM</u>	<u>MMM</u>	<u>MA</u>	<u>MC</u>	<u>MAC</u>	<u>MMC</u>
	Single	Adult plus Child(ren)	Two Adults	Family	Single	Two Party	Family	Two Adults	Adult plus Child(ren)	Family (1)	Family (2)
<b><u>2014 GROSS/NET EMPLOYEE COST</u></b>											
Health Net Blue & Gold HMO (HB) (3)											
Gross Rates	611.00	1,097.89	1,280.47	1,767.36	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Employer Contribution	581.51	1,046.72	1,170.97	1,636.18	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Net Cost	29.49	51.17	109.50	131.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kaiser Permanente - CA (KN & KS)											
Gross Rates	545.02	978.91	1,141.61	1,575.50	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Employer Contribution	533.24	957.71	1,115.81	1,540.29	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Net Cost	11.78	21.20	25.80	35.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Health Advantage (WH)											
Gross Rates	564.21	1,013.78	1,182.37	1,631.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	552.43	992.58	1,156.57	1,596.73	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	11.78	21.20	25.80	35.21	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CORE Major Medical (CM) (4)											
Gross Rates	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Employer Contribution	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Net Cost	0.00	0.00	0.00	0.00	N/A	N/A	N/A	0.00	0.00	0.00	0.00
Blue Shield Health Savings Plan (SP)											
Gross Rates	515.57	925.68	1,079.47	1,489.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	505.90	908.27	1,058.28	1,460.66	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	9.67	17.41	21.19	28.92	N/A	N/A	N/A	N/A	N/A	N/A	N/A
UC Care (SU) (4)											
Gross Rates	653.47	1,174.55	1,369.96	1,891.05	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Employer Contribution	581.51	1,046.72	1,170.97	1,636.18	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Net Cost	71.96	127.83	198.99	254.87	N/A	N/A	N/A	0.00	0.00	0.00	0.00

NOTES:

- (1) MAC = Split Medicare family with at least one Non-Medicare Adult
- (2) MMC = Split Medicare family with two Medicare Adults plus Child(ren)
- (3) Rates for Medicare families in Seniority Plus with Non-Medicare members enrolled in Health Net Blue & Gold
- (4) Rates for Split-Medicare families with Medicare members enrolled in Blue Shield Medicare PPO

**FOR EMPLOYEES WITH FULL-TIME SALARY RATE OF \$51,001 TO \$101,000 AND ACTIVE EMPLOYEES WITH PRIMARY MEDICARE COVERAGE**

MEDICAL PLAN	Non-Medicare				Medicare			Split-Medicare			
	<u>U</u>	<u>UC</u>	<u>UA</u>	<u>UAC</u>	<u>M</u>	<u>MM</u>	<u>MMM</u>	<u>MA</u>	<u>MC</u>	<u>MAC</u>	<u>MMC</u>
	Single	Adult plus Child(ren)	Two Adults	Family	Single	Two Party	Family	Two Adults	Adult plus Child(ren)	Family (1)	Family (2)
<b><u>2014 GROSS/NET EMPLOYEE COST</u></b>											
Health Net Blue & Gold HMO (HB) (3)											
Gross Rates	611.00	1,097.89	1,280.47	1,767.36	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Employer Contribution	545.46	981.83	1,088.67	1,525.04	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Net Cost	65.54	116.06	191.80	242.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kaiser Permanente - CA (KN & KS)											
Gross Rates	545.02	978.91	1,141.61	1,575.50	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Employer Contribution	497.19	892.82	1,033.51	1,429.15	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Net Cost	47.83	86.09	108.10	146.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Health Advantage (WH)											
Gross Rates	564.21	1,013.78	1,182.37	1,631.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	516.38	927.69	1,074.27	1,485.59	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	47.83	86.09	108.10	146.35	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CORE Major Medical (CM) (4)											
Gross Rates	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Employer Contribution	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Net Cost	0.00	0.00	0.00	0.00	N/A	N/A	N/A	0.00	0.00	0.00	0.00
Blue Shield Health Savings Plan (SP)											
Gross Rates	515.57	925.68	1,079.47	1,489.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	469.85	843.38	975.98	1,349.52	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	45.72	82.30	103.49	140.06	N/A	N/A	N/A	N/A	N/A	N/A	N/A
UC Care (SU) (4)											
Gross Rates	653.47	1,174.55	1,369.96	1,891.05	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Employer Contribution	545.46	981.83	1,088.67	1,525.04	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Net Cost	108.01	192.72	281.29	366.01	N/A	N/A	N/A	0.00	0.00	0.00	0.00

NOTES:

- (1) MAC = Split Medicare family with at least one Non-Medicare Adult
- (2) MMC = Split Medicare family with two Medicare Adults plus Child(ren)
- (3) Rates for Medicare families in Seniority Plus with Non-Medicare members enrolled in Health Net Blue & Gold
- (4) Rates for Split-Medicare families with Medicare members enrolled in Blue Shield Medicare PPO

**FOR EMPLOYEES WITH FULL-TIME SALARY RATE OF \$101,001 TO \$151,000 AND ACTIVE EMPLOYEES WITH PRIMARY MEDICARE COVERAGE**

MEDICAL PLAN	Non-Medicare				Medicare			Split-Medicare			
	<u>U</u> Single	<u>UC</u> Adult plus Child(ren)	<u>UA</u> Two Adults	<u>UAC</u> Family	<u>M</u> Single	<u>MM</u> Two Party	<u>MMM</u> Family	<u>MA</u> Two Adults	<u>MC</u> Adult plus Child(ren)	<u>MAC</u> Family (1)	<u>MMC</u> Family (2)
<b><u>2014 GROSS/NET EMPLOYEE COST</u></b>											
Health Net Blue & Gold HMO (HB) (3)											
Gross Rates	611.00	1,097.89	1,280.47	1,767.36	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Employer Contribution	508.46	915.23	1,014.91	1,421.68	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Net Cost	102.54	182.66	265.56	345.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kaiser Permanente - CA (KN & KS)											
Gross Rates	545.02	978.91	1,141.61	1,575.50	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Employer Contribution	460.19	826.22	959.75	1,325.79	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Net Cost	84.83	152.69	181.86	249.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Health Advantage (WH)											
Gross Rates	564.21	1,013.78	1,182.37	1,631.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	479.38	861.09	1,000.51	1,382.23	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	84.83	152.69	181.86	249.71	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CORE Major Medical (CM) (4)											
Gross Rates	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Employer Contribution	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Net Cost	0.00	0.00	0.00	0.00	N/A	N/A	N/A	0.00	0.00	0.00	0.00
Blue Shield Health Savings Plan (SP)											
Gross Rates	515.57	925.68	1,079.47	1,489.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	432.85	776.78	902.22	1,246.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	82.72	148.90	177.25	243.42	N/A	N/A	N/A	N/A	N/A	N/A	N/A
UC Care (SU) (4)											
Gross Rates	653.47	1,174.55	1,369.96	1,891.05	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Employer Contribution	508.46	915.23	1,014.91	1,421.68	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Net Cost	145.01	259.32	355.05	469.37	N/A	N/A	N/A	0.00	0.00	0.00	0.00

NOTES:

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- (3) Rates for Medicare families in Seniority Plus with Non-Medicare members enrolled in Health Net Blue & Gold
- (4) Rates for Split-Medicare families with Medicare members enrolled in Blue Shield Medicare PPO

**FOR EMPLOYEES WITH FULL-TIME SALARY RATE OVER \$151,000 AND ACTIVE EMPLOYEES WITH PRIMARY MEDICARE COVERAGE**

MEDICAL PLAN	Non-Medicare				Medicare			Split-Medicare			
	<u>U</u> Single	<u>UC</u> Adult plus Child(ren)	<u>UA</u> Two Adults	<u>UAC</u> Family	<u>M</u> Single	<u>MM</u> Two Party	<u>MMM</u> Family	<u>MA</u> Two Adults	<u>MC</u> Adult plus Child(ren)	<u>MAC</u> Family (1)	<u>MMC</u> Family (2)
<b><u>2014 GROSS/NET EMPLOYEE COST</u></b>											
Health Net Blue & Gold HMO (HB) (3)											
Gross Rates	611.00	1,097.89	1,280.47	1,767.36	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Employer Contribution	470.15	846.27	938.49	1,314.61	344.03	688.06	1,032.09	1,013.50	830.92	1,500.39	1,174.95
Net Cost	140.85	251.62	341.98	452.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kaiser Permanente - CA (KN & KS)											
Gross Rates	545.02	978.91	1,141.61	1,575.50	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Employer Contribution	421.88	757.26	883.33	1,218.72	241.51	483.02	724.53	838.10	674.98	1,271.99	916.91
Net Cost	123.14	221.65	258.28	356.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Western Health Advantage (WH)											
Gross Rates	564.21	1,013.78	1,182.37	1,631.94	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	441.07	792.13	924.09	1,275.16	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	123.14	221.65	258.28	356.78	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CORE Major Medical (CM) (4)											
Gross Rates	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Employer Contribution	113.19	203.74	237.70	328.25	N/A	N/A	N/A	405.94	371.98	496.49	653.41
Net Cost	0.00	0.00	0.00	0.00	N/A	N/A	N/A	0.00	0.00	0.00	0.00
Blue Shield Health Savings Plan (SP)											
Gross Rates	515.57	925.68	1,079.47	1,489.58	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employer Contribution	394.54	707.82	825.80	1,139.09	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Cost	121.03	217.86	253.67	350.49	N/A	N/A	N/A	N/A	N/A	N/A	N/A
UC Care (SU) (4)											
Gross Rates	653.47	1,174.55	1,369.96	1,891.05	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Employer Contribution	470.15	846.27	938.49	1,314.61	N/A	N/A	N/A	997.92	802.51	1,519.01	1,083.95
Net Cost	183.32	328.28	431.47	576.44	N/A	N/A	N/A	0.00	0.00	0.00	0.00

NOTES:

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- (4) Rates for Split-Medicare families with Medicare members enrolled in Blue Shield Medicare PPO