

## Redlands Unified School District

### Insurance Renewal Rates

Proposed by the Insurance Committee

Thursday, April 14, 2011

	Anthem Blue Cross - HMO 1 Beaver MG	Anthem Blue Cross - HMO 2 Full Network	Anthem Blue Cross - PPO (Replaces POS)	Kaiser Permanente
<b>Health &amp; Welfare Package at 100%</b>	\$20 Copay	\$30 Copay	20% Copay	\$30 Copay
Major Medical Plan	\$7,681.80	\$9,448.56	\$12,153.84	\$8,739.48
KPPC Pharmacy	\$1,883.16	\$1,883.16	\$1,883.16	
The Holman Group (Behavioral Health)	\$300.84	\$300.84	\$300.84	
Delta Dental	\$1,544.88	\$1,544.88	\$1,544.88	\$1,544.88
Medical Eye Services	\$149.88	\$149.88	\$149.88	\$149.88
Prudential Life	\$156.00	\$156.00	\$156.00	\$156.00
<b>TOTAL HEALTH &amp; WELFARE PREMIUM COSTS</b>	\$11,716.56	\$13,483.32	\$16,188.60	\$10,590.24
Maximum District Contribution	\$10,640.64	\$10,640.64	\$10,640.64	\$10,640.64
Employee Pay	\$1,075.92	\$2,842.68	\$5,547.96	\$0.00
Employee Pay - 10thly	\$107.59	\$284.27	\$554.80	\$0.00

**NOTES:**

*Married couples choosing ABC - HMO 1 will have no employee contribution and a reimbursement pool of \$4,472.04*

*Married couples choosing ABC - HMO 2 will have no employee contribution and a reimbursement pool of \$2,705.28*

*Married couples choosing ABC - PPO will have no employee contribution and no reimbursement pool*

*Married couples choosing Kaiser will have no employee contribution and a reimbursement pool of \$5,547.96*

*Rates for part-time employees, COBRA, and retirees are presented separately.*