

SMMUSD Joint Committee on Health and Welfare Benefits

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Comparison of SISC and CalPERS Plan Designs

Legend:

<i>More favorable</i>	<i>Less favorable</i>
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**Anthem 90%-G PPO Option (Wide Network “Buy-Up Plan”)**

	SISC 90%-G (Wide Network)		PERS Platinum	
<b>Exact Same Provider Network (all doctors and hospitals are the same)</b>				
Premiums (Tenthly)	Premium 10thly	Employee 10thly	Premium 10thly	Employee 10thly
Individual	\$1,033	\$74	\$1,191	\$277.62
Two-Party	\$2,071	\$154	\$2,382	\$555.24
Family	\$2,702	\$202	\$3,097	\$721.80
<b>Coverage</b>				
	90%		90%	
<b>Annual Deductible</b>				
Individual	\$500		\$500	
Family	\$1,000		\$1,000	
<b>Out-of-pocket Maximum</b>				
Individual	\$1,000 (includes deductible)		\$2,000 (excludes deductible)	
Family	\$3,000 (includes deductible)		\$4,000 (excludes deductible)	
<b>Office Visit</b>				
	\$20		\$20	
<b>Pharmacy</b>				
Generic	\$5 (Free at Costco)		\$5	
Brand	\$20		\$20	
Specialty	\$20		\$50	

**Anthem 80%-G PPO Option (Wide Network—No cost to Employees or Dependents Plan)**

	<b>SISC 80%-G (Wide Network)</b>		<b>PERS Platinum</b>	
<b>Exact Same Provider Network (all doctors and hospitals are the same)</b>				
<b>Premiums (Tenthly)</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>
<b>Individual</b>	\$885	\$0	\$1,191	\$277.62
<b>Two-Party</b>	\$1,763	\$0	\$2,382	\$555.24
<b>Family</b>	\$2,299	\$0	\$3,097	\$721.80
<b>Coverage</b>	80%		90%	
<b>Annual Deductible</b>				
<b>Individual</b>	\$500		\$500	
<b>Family</b>	\$1,000		\$1,000	
<b>Out-of-pocket Maximum</b>				
<b>Individual</b>	\$2,000 (includes deductible)		\$2,000 (excludes deductible)	
<b>Family</b>	\$4,000 (includes deductible)		\$4,000 (excludes deductible)	
<b>Office Visit</b>	\$20		\$20	
<b>Pharmacy</b>				
<b>Generic</b>	\$5 (Free at Costco)		\$5	
<b>Brand</b>	\$20		\$20	
<b>Specialty</b>	\$20		\$50	

**Anthem 80%-G PPO Option (Narrow "Select" Network—No cost to Employees or Dependents Plan)**

		<b>SISC 80%-G (Select Network)</b>	<b>PERS Gold</b>	
<b>Exact Same Provider Network (all doctors and hospitals are the same) as Pers Gold</b>				
<b>Premiums (Tenthly)</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>
<b>Individual</b>	<b>\$849</b>	<b>\$0</b>	<b>\$816.44</b>	<b>\$0</b>
<b>Two-Party</b>	<b>\$1,691</b>	<b>\$0</b>	<b>\$1,632.89</b>	<b>\$0</b>
<b>Family</b>	<b>\$2,205</b>	<b>\$0</b>	<b>\$2,122.75</b>	<b>\$0</b>
<b>Coverage</b>				
	<b>80%</b>		<b>80%</b>	
<b>Annual Deductible</b>				
<b>Individual</b>	<b>\$500</b>		<b>\$1,000</b>	
<b>Family</b>	<b>\$1,000</b>		<b>\$2,000</b>	
<b>Out-of-pocket Maximum</b>				
<b>Individual</b>	<b>\$2,000 (includes deductible)</b>		<b>\$3,000 (excludes deductible)</b>	
<b>Family</b>	<b>\$4,000 (includes deductible)</b>		<b>\$6,000 (excludes deductible)</b>	
<b>Office Visit</b>				
	<b>\$20</b>		<b>\$20</b>	
<b>Pharmacy</b>				
<b>Generic</b>	<b>\$5 (Free at Costco)</b>		<b>\$5</b>	
<b>Brand</b>	<b>\$20</b>		<b>\$20</b>	
<b>Specialty</b>	<b>\$20</b>		<b>\$50</b>	

**Anthem Full Network HMO (Premium 10/0)—No cost to Employees or Dependents Plan)**

	<b>SISC Full Network HMO</b>		<b>Anthem Traditional HMO</b>	
<b>Exact Same Provider Network (all medical groups, doctors, and hospitals are the same)</b>				
<b>Premiums (Tenthly)</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>
<b>Individual</b>	\$859	\$0	\$1,131	\$217.79
<b>Two-Party</b>	\$1,712	\$0	\$2,263	\$435.57
<b>Family</b>	\$2,232	\$0	\$2,941	\$566.25
<b>Coverage</b>				
	100%		100%	
<b>Out-of-pocket Maximum</b>				
<b>Individual</b>	\$1,000		\$1,500	
<b>Family</b>	\$2,000		\$3,000	
<b>Office Visit</b>				
	\$10		\$15	
<b>Pharmacy</b>				
<b>Generic</b>	\$5 (Free at Costco)		\$5	
<b>Brand</b>	\$20		\$20	
<b>Specialty</b>	\$20		\$50	

**Anthem Narrow "Select" Network HMO (Premium 10/0)—No cost to Employees or Dependents Plan**

		<b>SISC Narrow Network HMO</b>	<b>Anthem Select HMO</b>	
<b>Exact Same Narrow "Select" Provider Network (all medical groups, doctors, and hospitals are the same)</b>				
<b>Premiums (Tenthly)</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>
<b>Individual</b>	\$826	\$0	\$885	\$0
<b>Two-Party</b>	\$1,643	\$0	\$1,772	\$0
<b>Family</b>	\$2,141	\$0	\$2,303	\$0
<b>Coverage</b>		<b>100%</b>	<b>100%</b>	
<b>Out-of-pocket Maximum</b>				
<b>Individual</b>	<b>\$1,000</b>	<b>\$1,500</b>		
<b>Family</b>	<b>\$2,000</b>	<b>\$3,000</b>		
<b>Office Visit</b>				
	<b>\$10</b>	<b>\$15</b>		
<b>Pharmacy</b>				
<b>Generic</b>	<b>\$5 (Free at Costco)</b>	<b>\$5</b>		
<b>Brand</b>	<b>\$20</b>	<b>\$20</b>		
<b>Specialty</b>	<b>\$20</b>	<b>\$50</b>		

**SISC Kaiser Permanente – \$15 copay No cost to Employees or Dependents Plan)**

	<b>SISC Kaiser Permanente</b>		<b>CalPERS Kaiser</b>	
<b>Exact Same Kaiser Provider Network (all doctors. and hospitals are the same)</b>				
<b>Premiums (Tenthly)</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>	<b>Premium 10thly</b>	<b>Employee 10thly</b>
<b>Individual</b>	\$869	<b>\$0</b>	\$906	<b>\$0</b>
<b>Two-Party</b>	\$1,737	<b>\$0</b>	\$1,811	<b>\$0</b>
<b>Family</b>	\$2,259	<b>\$0</b>	\$2,354	<b>\$0</b>
<b>Coverage</b>	<b>100%</b>		<b>100%</b>	
<b>Out-of-pocket Maximum</b>				
<b>Individual</b>	<b>\$1,500</b>		<b>\$1,500</b>	
<b>Family</b>	<b>\$3,000</b>		<b>\$3,000</b>	
<b>Office Visit</b>	<b>\$15</b>		<b>\$15</b>	
<b>Pharmacy</b>				
<b>Generic</b>	<b>\$5</b>		<b>\$5</b>	
<b>Brand</b>	<b>\$20</b>		<b>\$20</b>	
<b>Specialty</b>	<b>\$20</b>		<b>\$50</b>	