

## CalPERS 2022 Health Premiums - Regional

Basic	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>Region 1 (generally, all northern CA counties)</b>							
Anthem Select	\$ 925.60	\$ 1,851.20	\$ 2,406.56	\$ 1,015.81	\$ 2,031.62	\$ 2,641.11	9.75%
Anthem Traditional	1,307.86	2,615.72	3,400.44	1,304.00	2,608.00	3,390.40	-0.30%
Blue Shield Access+ *	1,170.08	2,340.16	3,042.21	1,116.01	2,232.02	2,901.63	-4.62%
Blue Shield Trio**	880.50	1,761.00	2,289.30	898.54	1,797.08	2,336.20	2.05%
Health Net SmartCare	1,120.21	2,240.42	2,912.55	1,153.00	2,306.00	2,997.80	2.93%
Kaiser	813.64	1,627.28	2,115.46	857.06	1,714.12	2,228.36	5.34%
UnitedHealthcare	941.17	1,882.34	2,447.04	1,020.28	2,040.56	2,652.73	8.41%
Western Health Advantage	757.02	1,514.04	1,968.25	741.26	1,482.52	1,927.28	-2.08%
Anthem EPO Del Norte	935.84	1,871.68	2,433.18	1,057.01	2,114.02	2,748.23	12.95%
PERSCare/PERS Platinum*	1,294.69	2,589.38	3,366.19	1,057.01	2,114.02	2,748.23	-18.36%
PERS Choice/PERS Platinum*	935.84	1,871.68	2,433.18	1,057.01	2,114.02	2,748.23	12.95%
PERS Select/PERS Gold*	566.67	1,133.34	1,473.34	701.23	1,402.46	1,823.20	23.75%
PORAC Region 1	799.00	1,725.00	2,199.00	799.00	1,725.00	2,219.00	0.00%
<b>Region 2 (Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura counties)</b>							
Anthem Select	\$ 674.69	\$ 1,349.38	\$ 1,754.19	\$ 712.43	\$ 1,424.86	\$ 1,852.32	5.59%
Anthem Traditional	1,046.04	2,092.08	2,719.70	1,007.13	2,014.26	2,618.54	-3.72%
Blue Shield Access+	938.96	1,877.92	2,441.30	900.22	1,800.44	2,340.57	-4.13%
Blue Shield Trio**	722.56	1,445.12	1,878.66	742.70	1,485.40	1,931.02	2.79%
Health Net Salud y Más	458.66	917.32	1,192.52	548.26	1,096.52	1,425.48	19.54%
Health Net SmartCare	769.11	1,538.22	1,999.69	845.69	1,691.38	2,198.79	9.96%
Kaiser	669.77	1,339.54	1,741.40	706.02	1,412.04	1,835.65	5.41%
Sharp	632.27	1,264.54	1,643.90	699.21	1,398.42	1,817.95	10.59%
UnitedHealthcare (Alliance)	723.84	1,447.68	1,881.98	775.09	1,550.18	2,015.23	7.08%
UnitedHealthcare Harmony***				782.74	1,565.48	2,035.12	n/a
PERSCare/PERS Platinum*	1,115.68	2,231.36	2,900.77	882.18	1,764.36	2,293.67	-20.93%
PERS Choice/PERS Platinum*	783.19	1,566.38	2,036.29	882.18	1,764.36	2,293.67	12.64%
PERS Select/PERS Gold*	476.92	953.84	1,239.99	587.78	1,175.56	1,528.23	23.24%
PORAC Region 2	749.00	1,499.00	1,960.00	775.00	1,550.00	2,010.00	3.47%
<b>Region 3 (Los Angeles, Riverside and San Bernardino Counties)</b>							
Anthem Select	\$ 639.10	\$ 1,278.20	\$ 1,661.66	\$ 676.48	\$ 1,352.96	\$ 1,758.85	5.85%
Anthem Traditional	984.21	1,968.42	2,558.95	935.57	1,871.14	2,432.48	-4.94%
Blue Shield Access+	834.88	1,669.76	2,170.69	779.87	1,559.74	2,027.66	-6.59%
Blue Shield Trio	660.49	1,320.98	1,717.27	668.13	1,336.26	1,737.14	1.16%
Health Net Salud y Más	412.88	825.76	1,073.49	463.87	927.74	1,206.06	12.35%
Health Net SmartCare	691.48	1,382.96	1,797.85	764.96	1,529.92	1,988.90	10.63%
Kaiser	669.84	1,339.68	1,741.58	719.78	1,439.56	1,871.43	7.46%
UnitedHealthcare (Alliance)	720.89	1,441.78	1,874.31	771.85	1,543.70	2,006.81	7.07%
UnitedHealthcare Harmony***				714.28	1,428.56	1,857.13	n/a
PERSCare/PERS Platinum*	1,036.07	2,072.14	2,693.78	863.37	1,726.74	2,244.76	-16.67%
PERS Choice/PERS Platinum*	761.23	1,522.46	1,979.20	863.37	1,726.74	2,244.76	13.42%
PERS Select/PERS Gold*	459.94	919.88	1,195.84	575.56	1,151.12	1,496.46	25.14%
PORAC Region 3	725.00	1,450.00	1,894.00	775.00	1,475.00	1,894.00	6.90%
<b>Out of State</b>							
Kaiser	\$ 1,040.15	\$ 2,080.30	\$ 2,704.39	\$ 1,138.95	\$ 2,277.90	\$ 2,961.27	9.50%
PERSCare/PERS Platinum*	1,008.08	2,016.16	2,621.01	847.71	1,695.42	2,204.05	-15.91%
PERS Choice/PERS Platinum*	760.17	1,520.34	1,976.44	847.71	1,695.42	2,204.05	11.52%
PORAC Out of State	899.00	1,850.00	2,223.00	899.00	1,899.00	2,223.00	0.00%

**Notes:**

- \* Blue Shield expanded its service area into 8 of the 9 Bay Area counties it exited in 2019 (Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Sonoma, and Solano). EPO service expanded into Lassen and Shasta counties.
- \*\* Blue Shield Trio service is expanded into the counties of Orange, Santa Cruz and Stanislaus.
- \*\*\* New plan offered in LA, Orange, Riverside, San Bernardino and San Diego counties
- \* PERSCare and PERS Choice are combined into PERS Platinum. PERS Select becomes PERS Gold.

## CalPERS 2022 Health Premiums - Regional

Medicare	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>Medicare Premium Rates - All Regions</b>							
Anthem Medicare Preferred****	\$ 383.37	\$ 766.74	\$ 1,150.11	\$ 360.19	\$ 720.38	\$ 1,080.57	-6.05%
Blue Shield Medicare PPO				353.11	706.22	1,059.33	n/a
Kaiser Sr. Advantage	324.48	648.96	973.44	302.53	605.06	907.59	-6.76%
Kaiser OOS	317.48	634.96	952.44	295.52	591.04	886.56	-6.92%
Sharp Direct Advantage (San Diego County only)	244.39	488.78	733.17	263.85	527.70	791.55	7.96%
UnitedHealthcare Group	311.56	623.12	934.68	294.65	589.30	883.95	-5.43%
UnitedHealthcare Edge				347.21	694.42	1,041.63	n/a
Western Health Advantage*****				314.94	629.88	944.82	n/a
PERSCare/PERS Platinum*	381.25	762.50	1,143.75	381.94	763.88	1,145.82	0.18%
PERS Choice/PERS Platinum*	349.97	699.94	1,049.91	381.94	763.88	1,145.82	9.14%
PERS Select/PERS Gold*	349.97	699.94	1,049.91	377.41	754.82	1,132.23	7.84%
PORAC	513.00	1,022.00	1,635.00	461.00	919.00	1,471.00	-10.14%

100/90 Contribution	2021			2022			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>100/90 State Annuitant Contribution</b>							
100/90	\$ 798.00	\$ 1,519.00	\$ 1,937.00	\$ 816.00	\$ 1,548.00	\$ 1,983.00	2.26%

**Notes:**

- \*\*\*\* Anthem Medicare Preferred expanded into 21 counties (Alpine, Amador, Calaveras, Colusa, Del Norte, Inyo, Lake, Lassen, Mariposa, Modoc, Mono, Plumas, San Diego, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba)
- \*\*\*\*\* New plan only offered in the same 9 northern CA counties the Basic plan is offered.
- \* PERSCare and PERS Choice are combined into PERS Platinum. PERS Select becomes PERS Gold.