

2016

EMPLOYEE BENEFITS SURVEY



Southern California Community Colleges

Supplemental Rate Analysis

Southern California Community Colleges

Medical Rate Analysis

HMO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Citrus Community College District					
Kaiser					
\$5 OV – \$0 Ded – \$5 / \$5 Rx <i>All Employees</i>	\$623.62	\$1,247.23		\$1,764.83	
Compton Community College District					
Kaiser					
\$5 OV – \$0 Ded – \$10 / \$20 Rx <i>All Employees</i>	\$618.66	\$1,237.31		\$1,750.80	
United Healthcare					
\$5 OV – \$0 Ded – \$5 / \$10 Rx <i>All Employees</i>	\$920.06	\$1,838.76		\$2,392.37	
El Camino Community College District					
CalPERS Anthem Traditional					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$610.64	\$1,221.28		\$1,587.66	
CalPERS Blue Shield Access+					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$566.53	\$1,133.06		\$1,472.98	
CalPERS Blue Shield NetValue					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$576.46	\$1,152.92		\$1,498.80	
CalPERS Health Net SmartCare					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$585.39	\$1,170.78		\$1,522.01	
CalPERS Kaiser					
\$15 OV – \$0 Ded – \$5 / \$20 Rx <i>All Employees</i>	\$543.83	\$1,087.66		\$1,413.96	
CalPERS United Healthcare					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$492.24	\$984.48		\$1,279.82	
Imperial Valley College					
SIMNSA					
\$5 OV – \$0 Ded – \$5 / \$5 / \$5 Rx <i>All Employees</i>	\$260.26	\$441.49	\$499.43	\$638.74	
North Orange Co. Community College Dist					
CalPERS Anthem Select					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$634.75	\$1,269.50		\$1,650.35	
CalPERS Anthem Traditional					
\$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$710.79	\$1,421.58		\$1,848.05	

Southern California Community Colleges

Medical Rate Analysis

HMO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
CalPERS Blue Shield Access+ \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$654.87	\$1,309.74		\$1,702.66	
CalPERS Blue Shield NetValue \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$666.35	\$1,332.70		\$1,732.51	
CalPERS Health Net Salud y Mas \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$535.98	\$1,071.96		\$1,393.55	
CalPERS Health Net SmartCare \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$596.98	\$1,193.96		\$1,552.15	
CalPERS Kaiser \$15 OV – \$0 Ded – \$5 / \$20 Rx <i>All Employees</i>	\$605.05	\$1,210.10		\$1,573.13	
CalPERS United Healthcare \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$449.10	\$898.20		\$1,167.66	
Pasadena Area Community College Dist.					
Anthem Blue Cross \$10 OV – \$0 Ded – \$7 / \$15 Rx <i>All Employees</i>					\$1,533.76
Kaiser \$0 OV – \$0 Ded – \$5 / \$5 Rx <i>All Employees</i>	\$655.36	\$1,310.71		\$1,854.66	
Rio Hondo College					
CalPERS Anthem Traditional \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$710.79	\$1,421.58		\$1,848.05	
CalPERS Blue Shield Access+ \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$654.87	\$1,309.74		\$1,702.66	
CalPERS Blue Shield NetValue \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$666.35	\$1,332.70		\$1,732.51	
CalPERS Health Net SmartCare \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$585.39	\$1,170.78		\$1,522.01	

Southern California Community Colleges

Medical Rate Analysis

HMO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
CalPERS Kaiser \$15 OV – \$0 Ded – \$5 / \$20 Rx <i>All Employees</i>	\$605.05	\$1,210.10		\$1,573.13	
CalPERS United Healthcare \$15 OV – \$0 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$458.74	\$917.48		\$1,192.72	
San Bernardino Community College Anthem Blue Cross \$10 OV – \$0 Ded – \$5 / \$15 / \$30 Rx <i>All Employees</i>					\$1,225.47
San Diego Community College \$0 OV – \$0 Ded – \$5 / \$10 / \$10 Rx <i>All Employees</i>	\$547.00	\$1,081.00		\$1,524.00	
\$20 OV – \$0 Ded – \$15 / \$30 Rx <i>All Employees</i>	\$818.00	\$1,621.00		\$2,277.00	
United Healthcare \$10 OV – \$0 Ded – \$5 / \$25 Rx <i>All Employees</i>	\$634.00	\$1,255.00		\$1,761.00	
United Healthcare \$40 OV – \$0 Ded – \$15 / \$30 Rx <i>All Employees</i>	\$952.00	\$1,889.00		\$2,659.00	
Southwestern Community College Kaiser \$10 OV – \$0 Ded – \$10 / \$10 / \$10 Rx <i>All Employees</i>	\$530.00	\$1,047.00		\$1,476.00	
United Healthcare \$10 OV – \$0 Ded – \$5 / \$25 Rx <i>All Employees</i>	\$653.00	\$1,281.00		\$1,797.00	
United Healthcare \$20 OV – \$0 Ded – \$15 / \$30 Rx <i>All Employees</i>	\$853.00	\$1,675.00		\$2,354.00	
United Healthcare \$40 OV – \$0 Ded – \$15 / \$30 Rx <i>All Employees</i>	\$993.00	\$1,953.00		\$2,746.00	

Southern California Community Colleges
Medical Rate Analysis

HMO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Ventura County Community College Dist.					
Kaiser \$15 OV – \$0 Ded – \$5 / \$10 Rx <i>Certificated / Faculty</i>					\$1,279.21
Kaiser \$20 OV – \$500 Ded – \$10 / \$30 Rx <i>Certificated / Faculty (Part-Time)</i>	\$560.06	\$1,232.14	\$1,120.13	\$1,680.19	
Kaiser \$20 OV – \$0 Ded – \$10 / \$20 Rx <i>Certificated / Faculty</i>	\$642.34	\$1,413.14	\$1,284.67	\$1,927.01	
<i>All Other</i>					\$1,212.44

Southern California Community Colleges

Medical Rate Analysis

PPO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Citrus Community College District					
Blue Shield of California 80% OV – \$100 Ded – \$5 / \$10 Rx <i>All Employees</i>					\$1,707.18
El Camino Community College District					
CalPERS PERSCare \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$666.91	\$1,333.82		\$1,733.97	
CalPERS PERSCheck \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$598.75	\$1,197.50		\$1,556.75	
CalPERS PERSSelect \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$547.55	\$1,095.10		\$1,423.63	
Imperial Valley College					
Anthem Blue Cross \$30 OV – \$750 Ded – \$15 / \$35 / \$35 Rx <i>All Employees</i>	\$766.92	\$1,387.20	\$1,216.04	\$1,540.64	
Anthem Blue Cross \$35 OV – \$1,500 Ded – \$15 / \$35 / \$35 Rx <i>All Employees</i>	\$644.59	\$1,164.90	\$1,020.80	\$1,293.06	
North Orange Co. Community College Dist					
CalPERS PERSCare \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$761.50	\$1,523.00		\$1,979.90	
CalPERS PERSCheck \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$683.71	\$1,367.42		\$1,777.65	
CalPERS PERSSelect \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$625.50	\$1,250.40		\$1,625.52	
Pasadena Area Community College Dist.					
Anthem Blue Cross 90% OV – \$100 Ded – \$5 / \$10 / \$10 Rx					\$1,890.46

Southern California Community Colleges

Medical Rate Analysis

PPO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Rio Hondo College					
CalPERS PERSCare \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$761.50	\$1,523.00		\$1,979.90	
CalPERS PERChoice \$20 OV – \$500 Ded – \$5 / \$20 / \$50 Rx <i>All Employees</i>	\$683.71	\$1,367.42		\$1,777.65	
San Bernardino Community College					
Anthem Blue Cross \$15 OV – \$250 Ded – \$5 / \$15 / \$30 Rx <i>All Employees</i>					\$2,801.59
San Diego Community College					
United Healthcare \$30 OV – \$2,000 Ded – \$10 / \$30 Rx <i>All Employees</i>	\$1,069.00	\$2,094.00		\$2,930.00	
San Luis Obispo County Comm. Coll. Dist					
Blue Shield of California \$10 OV – \$250 Ded – \$15 / \$30 / \$45 Rx <i>Faculty</i>	\$780.90	\$1,452.52		\$2,264.66	
Blue Shield of California \$35 OV – \$500 Ded – \$15 / \$30 / \$45 Rx <i>Classified / Management</i>	\$605.01	\$1,125.34		\$1,754.53	
Southwestern Community College					
United Healthcare \$30 OV – \$2,000 Ded – \$10 / \$30 Rx <i>All Employees</i>	\$1,180.00	\$2,311.00		\$3,237.00	
Ventura County Community College Dist.					
Anthem Blue Cross \$20 OV – \$200 Ded – \$10 / \$30 / \$50 Rx <i>All Employees</i>					\$1,368.95
Anthem Blue Cross 80% OV – \$200 Ded – \$10 / \$30 / \$30 Rx <i>All Employees</i>					\$1,592.34

Southern California Community Colleges
Medical Rate Analysis

PPO-HDHP	EE Only	EE Spouse	EE Children	EE Family	Super Composite
San Luis Obispo County Comm. Coll. Dist Blue Shield of California 80% OV – \$2,600 Ded – \$10 / \$25 / \$40 Rx <i>Classified / Management</i>	\$425.84	\$792.06		\$1,234.93	

Southern California Community Colleges
Dental Rate Analysis

DHMO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Compton Community College District					
Delta Dental <i>All Employees</i>	\$21.25	\$35.05		\$51.85	
El Camino Community College District					
Delta Dental <i>All Employees</i>	\$76.13	\$152.29		\$185.78	
Delta Dental <i>All Employees</i>	\$21.01	\$34.68		\$57.15	
North Orange Co. Community College Dist					
Delta Dental <i>All Employees</i>	\$40.24	\$73.24		\$104.64	
San Bernardino Community College					
Delta Dental <i>All Employees</i>					\$32.88
Southwestern Community College					
MetLife <i>All Employees</i>					\$29.92

Southern California Community Colleges

Dental Rate Analysis

PPO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Barstow Community College District					
Delta Dental \$2,500 Annual Max – \$1,000 Ortho <i>All Employees</i>					\$141.00
Citrus Community College District					
Blue Shield of California \$1,500 Annual Max – \$750 Ortho <i>All Employees</i>					\$84.14
Compton Community College District					
Delta Dental \$2,000 Annual Max – No Ortho <i>All Employees</i>	\$60.18	\$121.89		\$176.79	
Imperial Valley College					
Delta Dental \$1,500 Annual Max – \$1,000 Ortho <i>All Employees</i>					\$98.17
North Orange Co. Community College Dist					
Delta Dental \$1,500 Annual Max – No Ortho <i>All Employees</i>	\$73.89	\$148.36		\$203.24	
Pasadena Area Community College Dist.					
Delta Dental \$2,200 Annual Max – No Ortho <i>All Employees</i>					\$125.70
Rio Hondo College					
Delta Dental No Annual Max – No Ortho <i>Certificated</i>					\$190.80
<i>Classified / Management</i>					\$182.50
San Bernardino Community College					
Delta Dental \$1,200 Annual Max – \$1,250 Ortho <i>All Employees</i>					\$83.51
Southwestern Community College					
Delta Dental \$2,600 Annual Max – No Ortho <i>Classified</i>	\$53.04	\$107.93		\$152.16	
<i>Faculty</i>	\$65.12	\$132.27		\$186.41	

Southern California Community Colleges
Dental Rate Analysis

PPO	EE Only	EE Spouse	EE Children	EE Family	Super Composite
West Kern Community College District					
Delta Dental					
\$1,700 Annual Max – No Ortho					
<i>All Employees</i>					\$139.70
\$3,000 Annual Max – No Ortho					
<i>All Employees</i>					\$108.00

Dental Rate Analysis

Indemnity	EE Only	EE Spouse	EE Children	EE Family	Super Composite
San Diego Community College Delta Dental \$2,000 Annual Max – \$1,500 Ortho <i>All Employees</i>					\$111.29

Southern California Community Colleges

Ancillary Rate Analysis

Vision	EE Only	EE Spouse	EE Children	EE Family	Super Composite
Citrus Community College District Vision Service Plan (VSP) – 12/12/24 <i>All Employees</i>					\$17.33
Compton Community College District Medical Eye Services (MES) – 12/12/12 <i>All Employees</i>	\$6.34	\$11.39		\$16.48	
El Camino Community College District Vision Service Plan (VSP) – 12/12/24 <i>All Employees</i>	\$9.62	\$19.57		\$27.79	
Imperial Valley College Vision Service Plan (VSP) – 12/12/12 <i>All Employees</i>					\$19.19
North Orange Co. Community College Dist Vision Service Plan (VSP) – 12/12/12 <i>All Employees</i>	\$11.82	\$23.64		\$38.06	
Pasadena Area Community College Dist. Medical Eye Services (MES) – 12/24/24 <i>All Employees</i>					\$13.54
Rio Hondo College Vision Service Plan (VSP) – 12/12/24 <i>Certificated</i> <i>Classified / Management</i>					\$26.16 \$28.46
San Bernardino Community College Medical Eye Services (MES) – 12/12/24 <i>All Employees</i>					\$18.02
San Diego Community College Vision Service Plan (VSP) – 12/12/12 <i>All Employees</i>					\$14.99
San Luis Obispo County Comm. Coll. Dist Medical Eye Services (MES) – 12/12/12 <i>Classified / Faculty / Management</i>	\$10.07	\$16.37		\$25.94	
Southwestern Community College Medical Eye Services (MES) – 12/12/24 <i>All Employees</i>	\$8.19	\$16.32		\$24.57	
West Kern Community College District Vision Service Plan (VSP) – 12/12/12 <i>All Employees</i>					\$22.70

Southern California Community Colleges

Ancillary Rate Analysis

Life	Premium Rate	Premium Type	Amount of Insurance
Barstow Community College District			
Hartford <i>All Employees</i>	\$0.13	Per \$1,000 of coverage	\$50,000
Citrus Community College District			
Hartford <i>All Employees</i>	\$9.19	PEPM	\$50,000
Compton Community College District			
Prudential <i>All Employees</i>	\$0.17	Per \$1,000 of coverage	\$50,000
El Camino Community College District			
Hartford <i>All Employees</i>	\$8.36	PEPM	\$50,000
Imperial Valley College			
Hartford <i>All Employees</i>	\$8.50	PEPM	\$50,000
Pasadena Area Community College Dist.			
Standard <i>All Employees</i>	\$8.35	PEPM	\$50,000
Rio Hondo College			
Hartford <i>Certificated / Management</i>	\$13.48	PEPM	\$50,000
<i>Classified</i>	\$9.75	PEPM	\$50,000
San Bernardino Community College			
Prudential <i>All Employees</i>	\$4.14	PEPM	\$30,000
San Diego Community College			
Prudential <i>Confidential / Management</i>	\$22.60	PEPM	\$100,000
<i>All Others</i>	\$11.30	PEPM	\$50,000
Southwestern Community College			
Hartford <i>Classified</i>	\$5.25	PEPM	\$25,000
<i>Faculty</i>	\$10.50	PEPM	\$50,000
<i>Superintendent</i>	\$21.00	PEPM	\$100,000

Arranged by:

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