

September 7, 2021

R-24

HONORABLE MAYOR AND CITY COUNCIL
City of Long Beach
California

RECOMMENDATION:

Authorize the City Manager, or designee, to execute contract amendments with Anthem Blue Cross, the City's third-party administrator for the Preferred Provider Organization (PPO) and the Health Maintenance Organization (HMO) group health plans, and Medicare Supplement Plan; UnitedHealthcare Medicare Advantage PPO Plan; Scan Health Plan for the Medicare Advantage Plan; and Vision Service Plan (VSP) for the vision plan; CVS Caremark as the Prescription Benefit Manager (PBM) for the Prescription Drug Plan for the PPO and HMO plans; Delta Dental for the fee-for-service dental plan (DPPO) and Delta Dental USA (HMO plan); The Standard Insurance Company for employer-paid life insurance, voluntary life insurance, and short- and long-term disability insurance; Union Mutual Life Insurance Company (UNUM), through Larry Lambert & Associates Insurance Services, for long-term care insurance; and implement a contractual agreement with Carrum Health as a third-party administrator for eligible surgeries to be performed through a Centers of Excellence facility; and, any subsequent amendments necessary to maintain current benefit levels and remain in compliance with State and federal laws on all plans, at the discretion of the City Manager. (Citywide)

DISCUSSION

City Council authorization is requested for approval of the calendar year 2022 Benefits Package rates and employee contribution amounts for active employees and retirees, effective January 1, 2022 through December 31, 2022; and approval to implement a contractual agreement with Carrum Health as a third-party administrator for eligible surgeries to be performed through a Centers of Excellence facility.

The Human Resources Department administers the City's employee benefits healthcare program, including group health plans for HMO, PPO, dental, vision, life insurance, long- and short-term disability, long-term care, and flexible spending plans (health and dependent care). The program covers approximately 4,300 active employees, 2,000 retirees, and 7,000 dependents. In accordance with the Memoranda of Understanding (MOU) between the City and its employee organizations, the Health Insurance Advisory Committee (HIAC), which is comprised of representatives from each of the employee associations, annually reviews the status of the plan costs and makes recommendations to the City Manager on plan changes, benefit levels, and addition and deletion of plans.

Human Resources staff, members of the HIAC and Alliant Insurance Services (Alliant), and the City's benefits consultant, have had a series of meetings from February 2021 through July 2021 to review plan utilization data presented by plan providers, trends, legislative impact, and plan design to finalize recommendations for the calendar year 2022 Employee Benefits Program (Attachment A).

Alliant, in conjunction with an independent Actuary, Turner Consulting Actuarial, LLC., conducts an actuarial analysis of the proposed benefit plan costs and negotiates with each provider on behalf of the City to obtain the most competitive rates. Alliant presented the results of their actuarial analysis and negotiation efforts to the HIAC at the end of July. Notwithstanding an increase to the rates for Anthem Blue Cross health plans for the calendar year 2022, along with decreased rates for the dental (PPO) and vision plans, the City's benefits package continues to out-perform industry trends, while still providing comprehensive and innovative resources with added value that are designed to contribute toward the City's efforts to mitigate future claims costs and improve overall employee satisfaction with the City's benefits package.

The following chart summarizes the City's benefit contracts, applicable industry trends, and final renewal impact for Plan Year 2022. Further, City Council approval is requested to authorize the City Manager to execute contracts and/or amendments with various employee benefit providers for the 2022 plan year employee benefits package, as reflected in the recommendations from the HIAC.

2022 Plan Renewals		
Plan	Industry Trend	Final COLB Renewal
Anthem Blue Cross PPO	7.7%	3.50% increase
Anthem Blue Cross HMO	6.6%	2.8% increase
United HealthCare – fully-insured Medicare Advantage	5.4%	-2.00%
SCAN Health – fully-insured Medicare Advantage	4.6%	0.00%
Delta Dental DPPO	2.6%	-5.00%
DeltaCare USA DHMO	3.3%	0.00%
Vision Service Plan (VSP) Vision	2.1%	-3.00%
The Standard Basic Life/AD&D Insurance Voluntary Life Insurance Short and Long-term Disability	Varies by Claim Experience	0.00%

Service Provider Contract Renewal Rates

ANTHEM BLUE CROSS

The overall impact of the calendar year 2022 renewals for the Anthem PPO and HMO (includes CVS Caremark carve-out for prescription drugs) plans resulted in 3.50% and 2.80% rate increases, respectively. The City's final renewal rates are lower than the industry standard trend and the City's carrier partners book of business trends. Final renewal results are also attributed by further negotiation efforts led by Alliant. Renewal figures include a consideration of the impact COVID-19 had on the City's claim activity and its ongoing uncertainty.

Increases to employee contributions are limited by maximum(s) that have been previously negotiated in MOU agreements for single, two-party, and family coverage for active employees.

In accordance with City Council-approved MOU agreements, any increase to employee contribution(s) that exceeds the employees' maximum cost-share is carried over into the following plan year. It is noted that the 2021 plan year carryover amounts for the Anthem HMO plan (2-party coverage - \$1 carryover; family coverage - \$5 carryover) were applied to the final HMO plan employee contribution amounts for the 2022 plan year.

DELTA DENTAL OF CALIFORNIA AND VISION SERVICE PLAN (VSP)

Rates and employee contributions for the Dental PPO (Delta Dental DPO), and Vision coverage (Vision Service Plan (VSP)) plans reflect slight decreases for calendar year 2022. Rates for the Dental HMO (DeltaCare USA) plan remain unchanged for the calendar year 2022.

RETIREE HEALTH PLANS

It is also recommended that the City Council approve the proposed calendar year 2022 rates (Attachment B) for the retiree Medicare health plans, which include:

- A 2.00% reduction of the UHC Medicare PPO Advantage Plan rates;
- A 0.00% increase for the SCAN Medicare Advantage Plan; and,
- An increase of 3.50% of the Anthem Medicare Supplement Plan rates.

IMPLEMENTATION OF CARRUM HEALTH HYBRID SURGICAL CARVE OUT FOR ELIGIBLE SURGERIES (ACTIVES AND NON-MEDICARE PPO ENROLLEES ONLY)

To improve cost savings and predictability regarding the City's healthcare expenditures related to common surgical procedures under the City's PPO plan, the HIAC recommends the implementation of Carrum Health as a third-party administrator for eligible surgeries through Carrum's Centers of Excellence platform, which provides members with access to top-quality hospitals, surgery centers, and physicians with documented clinical performance.

Currently, bariatric surgery is not offered on the PPO plan – due to poor historical claims experience under the City's previous third-party administrator for the PPO health plan. However, to make the HMO and PPO plans congruent, Alliant, as a part of its contract with the City, was asked to help identify a platform in which bariatric and other surgeries could be offered on the PPO plan, but through stringent protocols practiced by the providers, i.e., Centers of Excellence (COE) facilities, that yield the most positive member outcomes and cost effectiveness for the City. Alliant's internal Vendor Solutions team works with a multitude of nationwide resources to evaluate vendors through their internal process, which involves Alliant's legal department in addition to a national database of benefits and wellness vendors.

Surgical carve out vendors are relatively new to the marketplace, and Carrum Health is unique in this field due to their rigorous vetting process of its COE facilities and doctors. Carrum Health is the surgical carve out solution that offers cancer surgeries and pre- and post-surgery care for all musculoskeletal surgeries on a flat rate basis with a 30-day warranty on hospital readmissions.

Eligible surgeries performed by Carrum Health are based on a single, transparent bundled price per eligible surgery that includes a 30-day hospital readmission warranty to further curb costs associated with surgical follow up care. In addition, the member experience includes access to end-to-end concierge service, and online tools with zero out of pocket costs. Surgeries performed by Carrum Health include knee and hip replacement, cervical and lumbar spinal fusion, coronary bypass, weight loss, and cancer.

The HIAC further recommends that the City implement Carrum Health on a Hybrid basis for active and non-Medicare Anthem Blue Cross PPO members with orthopedic and weight loss surgeries mandatorily performed through a COE facility. Exceptions are available through a written process. All other eligible surgeries will be performed on a voluntary basis through Carrum Health.

The annual estimated administration cost to the City, based on \$1.00 per employee per month (PEPM), is estimated at approximately \$39,000 based on the current PPO population. The historical claim spend for surgeries is factored into the City's Self-funded Anthem PPO Program forecast and, therefore, a separate budget is not required. The forecasted claim spend does not include the estimated Carrum Health discounts due to unknown future surgery incident volume.

INCLUSION OF BARIATRIC (WEIGHT LOSS) SURGERY AS AN OPTION FOR PPO PLAN MEMBERS

Unaddressed obesity is a known risk factor for self-funded and/or fully-insured health plans, as complications of obesity can lead to costly medical issues including diabetes, cardiac failure, skeletal disorders, and other issues. Bariatric surgery was previously eliminated from the PPO plan design in 2012 due to poor claims experience, but the potential risk factors related to such surgeries have significantly diminished over the years with the development of COE (Carrum Health) and Blue Distinction (Anthem Blue Cross) facilities. Bariatric surgery is already offered on the City's fully-insured HMO plan and this proposed change would create further congruency between the City's HMO and PPO plans.

The HIAC also recommends that the City also implement bariatric surgery coverage for Anthem Blue Cross Medicare plan participants, through Anthem's Blue Distinction facilities. At its July 26, 2021 monthly meeting, the HIAC voted to adopt the employee benefit plan changes outlined in Attachment B, which is submitted to the City Council for approval.

This matter was reviewed by Principal Deputy City Attorney Gary J. Anderson on August 17, 2021 and by Revenue Management Officer Geraldine Alejo on August 13, 2021.

TIMING CONSIDERATIONS

Human Resources is planning to utilize the months of September and October to communicate open enrollment changes via various mediums to employees, who will update their health plan options online. Therefore, City Council action is requested on September 7, 2021, for adequate open enrollment planning. Communication pieces explaining benefits options will be distributed prior to and during the Open Enrollment period.

FISCAL IMPACT

The City's costs for the health benefit plans are paid from the City's Employee Benefits Fund Group in the Citywide Activities Department. Funding to support these costs are recouped through charges to departments and funds as a personnel-related overhead rate. It is expected that there will be sufficient appropriation to support these costs based on these renewal rates, which have been included in the Proposed FY 22 Budget. Staff will monitor actual costs throughout the year, and any adjustments needed to the interdepartmental charges will be evaluated based on actual experience and incorporated into future budget development processes. This recommendation has no staffing impact beyond the budgeted scope of duties and is consistent with existing City Council priorities. There is no local job impact associated with this recommendation.

SUGGESTED ACTION

Approve recommendation.

Respectfully submitted,



JOE AMBROSINI
HUMAN RESOURCES DIRECTOR

ATTACHMENTS

APPROVED:



THOMAS B. MODICA
CITY MANAGER

Date: August 4, 2021

To: Thomas B. Modica, City Manager

From: City Employees' Health Insurance Advisory Committee

Subject: **RECOMMENDATIONS FOR THE 2022 CITY EMPLOYEES' BENEFIT PLAN**

After a review of the comprehensive actuarial analyses and renewal negotiations performed by Alliant Insurance Services, the City's Benefits Consultant, the Health Insurance Advisory Committee (HIAC) recommends the contribution rates and payroll deductions for plan year 2022 as shown in Exhibits 1 and 2 for the 2022 Benefits Rates Package, effective January 1, 2022, to December 31, 2022, for active employees and retirees.

The 2022 Benefits Rates Package reflects slight decreases to contribution rates and payroll deductions for the dental (PPO) and vision plans, in addition to slight increases to employee payroll contributions for the PPO and HMO health plans under Anthem Blue Cross. The increases to employee contributions are limited by maximum(s) that have been previously negotiated in MOU agreements for single, two party and family coverage for active employees.

In accordance with COLB union MOU agreements, any increase to employee contribution(s) that exceeds the employees' maximum cost share are carried over into the following plan year. It is noted that the 2021 plan year carryover amounts for the Anthem HMO plan (2-party coverage - \$1 carryover; family coverage - \$5 carryover) were applied to the final HMO plan employee contribution amounts for the 2022 plan year.

Implementation Of Carrum Health Hybrid Surgical Carve Out For Eligible Surgeries (Actives and Non-Medicare PPO Enrollees Only)

To improve cost savings and predictability regarding the City's healthcare expenditures related to common surgical procedures under the City's PPO plan, the HIAC recommends the implementation of Carrum Health as a third-party administrator for eligible surgeries through Carrum's Centers of Excellence platform, which provides members with access to top quality hospitals, surgery centers and physicians with documented clinical performance.

Eligible surgeries performed by Carrum Health are based on a single, transparent bundled price per eligible surgery that includes a 30-day hospital readmission warranty to further curb costs associated with surgical follow up care. In addition, the member experience includes access to end-to-end concierge service, online tools with zero out of pocket costs.

Surgeries performed by Carrum Health include knee and hip replacement, cervical and lumbar spinal fusion, coronary bypass, weight loss, and cancer.

RECOMMENDATIONS FOR THE 2022 CITY EMPLOYEES' BENEFIT PACKAGE

August 4, 2021

Page 2

The HIAC further recommends that the City implement Carrum Health on a Hybrid basis for active and non-Medicare Anthem Blue Cross PPO members with orthopedic and weight loss surgeries mandatorily performed through a Centers of Excellence facility. Exceptions are available through a written process. All other eligible surgeries will be performed on a voluntary basis through Carrum Health.

The annual estimated administration cost to the City is based on \$1.00 per employee per month (PEPM) estimated at approximately \$39,000 based on current PPO population. The historical claim spend for surgeries is factored into the City's Self-funded Anthem PPO Program forecast, and therefore, a separate budget is not required. The forecasted claim spend does not include the estimated Carrum Health discounts due to unknown future surgery volume.

Inclusion of Bariatric (Weight Loss) Surgery as an Option for PPO Plan Members

Unaddressed obesity is a known risk factor for self-funded and/or fully insured health plans, as complications of obesity can lead to costly medical issues including diabetes, cardiac failure, skeletal disorders and other issues. Bariatric surgery was previously eliminated from the PPO plan design in 2012 due to poor claims experience, but the potential risk factors related to such surgeries have significantly diminished over the years with the development of Centers of Excellence (Carrum Health) and Blue Distinction (Anthem Blue Cross) facilities. Bariatric surgery is already offered on the City's fully insured HMO plan and this proposed change would create further congruency between the City's HMO and PPO plans.

Therefore, the HIAC also recommends that the City also implement bariatric surgery coverage for Anthem Blue Cross Medicare plan participants, through Anthem's Blue Distinction facilities.

Additional Information

Except for the Carrum Health surgical carve-out recommendation, existing plan design, including copays, deductibles, coinsurance(s) for core (health, pharmacy, dental, vision) and ancillary (life and accidental dismemberment, and disability (short and long-term)) plans are preserved for the 2022 plan year.

The Committee requests endorsement of this report and its recommendations by the City Manager and subsequent approval by the City Council (see Attachment x).

JA:MH

Attachments – Exhibit 1 and 2; Health Insurance Advisory Committee E-Signature Page (Attachment B)

R:\Administration\CITY COUNCIL LETTERS\2021\2022 Benefits Package\HIAC Memo to City Manager.docx

cc:

Linda F. Tatum, Assistant City Manager
Kevin J. Jackson, Deputy City Manager

Fred Verdugo, Deputy Director
Dana Anderson, Manager, Labor Relations and Benefits Administration

RECOMMENDATIONS FOR THE 2022 CITY EMPLOYEES' BENEFITS PACKAGE

August 4, 2021

Page 3

HEALTH INSURANCE ADVISORY COMMITTEE 2022 BENEFITS PLANS RECOMMENDATIONS

- Implement the proposed 2022 benefits package for Actives and Retirees, which includes increases to the employee and retiree contribution amounts.
- Implement Carrum Health as the third-party administrator to perform specified surgeries (i.e., orthopedic, spine, cardiac, bariatric (weight loss) and cancer) in accordance with Centers of Excellence guidelines for Active Anthem Blue Cross PPO members and non-Medicare (Early) Retirees Anthem Blue Cross PPO Plans.
 - Implement Carrum Health on a Hybrid basis with orthopedic and bariatric surgeries mandatory through a Centers of Excellence facility, and all other eligible surgeries on a voluntary basis Active and Non-Medicare Anthem Blue Cross PPO members.
 - Waive member cost share when an eligible Carrum surgery is performed through a Carrum Health Centers of Excellence facility.
- Implement bariatric surgery coverage for Anthem Blue Cross Medicare plan participants.

Association of Long Beach Employees
 Print: Mike Clark
 Sign: Mike Clark

Long Beach Association of Confidential Employees
 Print: Joe Guerrero
 Sign: Joe Guerrero

Long Beach City Attorneys' Association
 Print: Chelsea Trotter
 Sign: Chelsea Trotter

Long Beach Firefighters' Association
 Print: Kevin Scott
 Sign: Kevin Scott

Long Beach Management Association
 Print: Eric Winterset
 Sign: Eric Winterset

Long Beach Supervisors Employees Association
 Print: Mike Davis
 Sign: Mike Davis

IAM (International Association of Machinists and Aerospace Workers)
 Print: Ophelia Alvarado
 Sign: Ophelia Alvarado

Long Beach Association of Engineering Employees
 Print: Zoe Schumacher
 Sign: Zoe Schumacher

Long Beach City Prosecutors' Association
 Print: Laura Reimer
 Sign: Laura Reimer

Long Beach Lifeguards' Association
 Print: Chris Gonzales
 Sign: Chris Gonzales

Long Beach Police Officers' Association
 Print: Richard Chambers
 Sign: Richard Chambers

Department of Human Resources
 Print: Joe Ambrosini
 Sign: Joe Ambrosini

2022 Active Employee Contributions

COMBINATION COSTS FOR ACTIVE EMPLOYEES											
2021						2022					
Plan Combinations	2021 Monthly Rates		Single Monthly Payroll Deduction	Two-Party Monthly Payroll Deduction	Family Monthly Payroll Deduction	Plan Combinations	2022 Monthly Rates		Single Monthly Payroll Deduction	Two-Party Monthly Payroll Deduction	Family Monthly Payroll Deduction
Anthem Prudent Buyer PPO	Single	\$599.88	\$148.00	\$194.00	\$227.00	Anthem Prudent Buyer PPO	Single	\$621.12	\$154.00	\$207.00	\$245.00
	Two Party	\$1,259.06					Two Party	\$1,303.65			
	Family	\$1,678.73					Family	\$1,738.18			
Delta Dental DPPO	Single	\$50.30	\$11.00	\$15.00	\$20.00	Delta Dental DPPO	Single	\$47.79	\$10.00	\$13.00	\$18.00
	Two Party	\$105.70					Two Party	\$100.42			
	Family	\$140.80					Family	\$133.76			
VSP Vision	Single	\$5.83	\$0.00	\$0.00	\$0.00	VSP Vision	Single	\$5.66	\$0.00	\$0.00	\$0.00
	Two Party	\$12.41					Two Party	\$12.04			
	Family	\$16.46					Family	\$15.97			
Life - City Paid	Per Employee	\$2.41				Life - City Paid	Per Employee	\$2.41			
Total			\$159.00	\$209.00	\$247.00	Total			\$164.00	\$220.00	\$263.00
Anthem Prudent Buyer PPO	Single	\$599.88	\$148.00	\$194.00	\$227.00	Anthem Prudent Buyer PPO	Single	\$621.12	\$154.00	\$207.00	\$245.00
	Two Party	\$1,259.06					Two Party	\$1,303.65			
	Family	\$1,678.73					Family	\$1,738.18			
Delta Dental DeltaCare DHMO	Single	\$20.69	\$0.00	\$0.00	\$0.00	Delta Dental DeltaCare DHMO	Single	\$20.69	\$0.00	\$0.00	\$0.00
	Two Party	\$34.13					Two Party	\$34.13			
	Family	\$50.86					Family	\$50.86			
VSP Vision	Single	\$5.83	\$0.00	\$0.00	\$0.00	VSP Vision	Single	\$5.66	\$0.00	\$0.00	\$0.00
	Two Party	\$12.41					Two Party	\$12.04			
	Family	\$16.46					Family	\$15.97			
Life - City Paid	Per Employee	\$2.41				Life - City Paid	Per Employee	\$2.41			
Total			\$148.00	\$194.00	\$227.00	Total			\$154.00	\$207.00	\$245.00
Anthem Premier HMO	Single	\$690.53	\$196.00	\$244.00	\$272.00	Anthem Premier HMO	Single	\$714.98	\$203.00	\$260.00	\$297.00
	Two Party	\$1,449.32					Two Party	\$1,500.64			
	Family	\$1,932.79					Family	\$2,001.23			
Delta Dental DPPO	Single	\$50.30	\$11.00	\$15.00	\$20.00	Delta Dental DPPO	Single	\$47.79	\$10.00	\$13.00	\$18.00
	Two Party	\$105.70					Two Party	\$100.42			
	Family	\$140.80					Family	\$133.76			
VSP Vision	Single	\$5.83	\$0.00	\$0.00	\$0.00	VSP Vision	Single	\$5.66	\$0.00	\$0.00	\$0.00
	Two Party	\$12.41					Two Party	\$12.04			
	Family	\$16.46					Family	\$15.97			
Life - City Paid	Per Employee	\$2.41				Life - City Paid	Per Employee	\$2.41			
Total			\$207.00	\$259.00	\$292.00	Total			\$213.00	\$273.00	\$315.00
Anthem Premier HMO	Single	\$690.53	\$196.00	\$244.00	\$272.00	Anthem Premier HMO	Single	\$714.98	\$203.00	\$260.00	\$297.00
	Two Party	\$1,449.32					Two Party	\$1,500.64			
	Family	\$1,932.79					Family	\$2,001.23			
Delta Dental DeltaCare DHMO	Single	\$20.69	\$0.00	\$0.00	\$0.00	Delta Dental DeltaCare DHMO	Single	\$20.69	\$0.00	\$0.00	\$0.00
	Two Party	\$34.13					Two Party	\$34.13			
	Family	\$50.86					Family	\$50.86			
VSP Vision	Single	\$5.83	\$0.00	\$0.00	\$0.00	VSP Vision	Single	\$5.66	\$0.00	\$0.00	\$0.00
	Two Party	\$12.41					Two Party	\$12.04			
	Family	\$16.46					Family	\$15.97			
Life - City Paid	Per Employee	\$2.41				Life - City Paid	Per Employee	\$2.41			
Total			\$196.00	\$244.00	\$272.00	Total			\$203.00	\$260.00	\$297.00

2022 Retiree Contributions

Plan	2021	2022
	MONTHLY COST	MONTHLY COST
Medical – Anthem Blue Cross PPO		
Single Retiree	\$1,027.39	\$1,063.77
Retiree with 1 Dependent	\$1,284.25	\$1,329.73
Retiree with 2 or More Dependents	\$1,349.79	\$1,397.59
Medical – Anthem Blue Cross Medicare Supplement (Must have Medicare Parts A & B)		
One Medicare (Single)	\$692.71	\$716.98
One Medicare & One Anthem PPO Non-Medicare Dependent	\$1,284.25	\$1,329.73
One Medicare & Two/More Anthem PPO Non-Medicare Dependents	\$1,349.79	\$1,397.59
Two Medicare (Retiree & Spouse)	\$1,385.08	\$1,433.60
Two Medicare & One Anthem PPO Non-Medicare Dependent	\$2,044.26	\$2,116.13
Two Medicare & Two/More Anthem PPO Non-Medicare Dependents	\$2,463.93	\$2,550.66
Medical – Anthem Blue Cross Premier HMO – CA ONLY		
Single Retiree	\$822.03	\$851.14
Retiree with 1 Dependent	\$1,479.66	\$1,532.06
Retiree with 2 or More Dependents	\$1,607.77	\$1,664.70
Medical – Anthem Blue Cross Classic HMO – CA ONLY		
Single Retiree	\$672.47	\$696.28
Retiree with 1 Dependent	\$907.84	\$939.99
Retiree with 2 or More Dependents	\$995.79	\$1,031.05
Medical – UHC Group Medicare Advantage – (Must have Medicare Parts A & B)		
One Medicare (Single)	\$479.04	\$469.46
Two Medicare (Retiree & Spouse)	\$958.08	\$938.92
One Medicare & One Anthem Premier HMO Non-Medicare Dependent	\$1,301.07	\$1,320.60
Two Medicare & One Anthem Premier HMO Non-Medicare Dependent	\$1,780.11	\$1,790.06
One Medicare & Two Anthem Premier HMO Non-Medicare Dependents	\$1,958.70	\$2,001.52
One Medicare & Three/More Anthem Premier HMO Non-Medicare Dependents	\$2,086.81	\$2,134.16
One Medicare & One Anthem Classic HMO Non-Medicare Dependent	\$1,151.51	\$1,165.74
Two Medicare & One Anthem Classic HMO Non-Medicare Dependent	\$1,630.55	\$1,635.20
One Medicare & Two Anthem Classic HMO Non-Medicare Dependents	\$1,386.88	\$1,409.45
One Medicare & Three/More Anthem Classic HMO Non-Medicare Dependents	\$1,474.83	\$1,500.51

2022 Retiree Contributions

Plan	2021	2022
	MONTHLY COST	MONTHLY COST
Medical – SCAN Medicare advantage – CA Only (Must have Medicare Parts A & B)		
One Medicare (Single)	\$385.75	\$385.75
Two Medicare (Retiree & Spouse)	\$771.50	\$771.50
One Medicare & One Anthem Premier HMO Non-Medicare Dependent	\$1,207.78	\$1,236.89
Two Medicare & One Anthem Premier HMO Non-Medicare Dependent	\$1,593.53	\$1,622.64
One Medicare & Two Anthem Premier HMO Non-Medicare Dependents	\$1,865.41	\$1,917.81
One Medicare & Three/More Anthem Premier HMO Non-Medicare Dependents	\$1,993.52	\$2,050.45
One Medicare & One Anthem Classic HMO Non-Medicare Dependent	\$1,058.22	\$1,082.03
Two Medicare & One Anthem Classic HMO Non-Medicare Dependent	\$1,443.97	\$1,467.78
One Medicare & Two Anthem Classic HMO Non-Medicare Dependents	\$1,293.59	\$1,325.74
One Medicare & Three/More Anthem Classic HMO Non-Medicare Dependents	\$1,381.54	\$1,416.80
Dental – Delta Dental DPO		
Retiree with or without Dependent(s)	\$110.56	\$105.03
Dental – Delta Dental DHMO		
Retiree with or without Dependent(s)	\$38.67	\$38.67
Vision – VSP Vision		
Retiree with or without Dependent(s)	\$12.98	\$12.59
Vision – VSP Vision Fully-insured Voluntary 65+ Only		
65+ Retiree Only	\$10.58	\$10.58
65+ Retiree with One Dependent	\$21.17	\$21.17
65+ Retiree with One or More Dependents	\$24.87	\$24.87