

# MEDICAL PLANS — 2023 RATES & COVERAGE

## Summary

The County provides all eligible employees with a choice of Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans. All plans cover medical expenses incurred for non-occupational illness or accidental injury. Coverage also includes mental health, substance abuse services and more.

The County offers seven medical plan options. When you choose a plan for yourself, you can enroll your eligible dependents in the same plan.

## Your Cost

When you work standard hours, your contribution amount for medical coverage depends on the plan you select, the number of family members you cover, and your Bargaining Unit, if represented. **Each rate table below shows the semi-monthly cost and how you and the County share the cost of your medical coverage.**

Plan	Group 1 – County pays 88% and Employee pays 12%		Participating: BTC, SEIU, Unrepresented Non-Management, Teamsters (semi-monthly contributions)			
	88%	12%	Self	Self + 1	Family	Change
<b>Kaiser \$15</b>						
County contribution			\$380.62	\$761.24	\$1,077.16	
Employee contribution			\$51.90	\$103.80	\$146.88	+7.81% Increase
<b>Kaiser \$40</b>						
County contribution			\$353.75	\$707.50	\$1,001.12	
Employee contribution			\$48.24	\$96.48	\$136.52	+7.81% Increase
<b>UHC SignatureValue \$15</b>						
County contribution			\$568.00	\$1,135.96	\$1,607.36	
Employee contribution			\$77.46	\$154.90	\$219.18	+9.00% Increase
<b>UHC SignatureValue \$40</b>						
County contribution			\$507.56	\$1,015.09	\$1,436.29	
Employee contribution			\$69.21	\$138.42	\$195.86	+9.00% Increase
<b>UHC SV Advantage \$15</b>						
County contribution			\$371.33	\$742.60	\$1,050.76	
Employee contribution			\$50.64	\$101.26	\$143.28	+8.00% Increase
<b>UHC SV Advantage \$40</b>						
County contribution			\$331.81	\$663.56	\$938.93	
Employee contribution			\$45.25	\$90.48	\$128.04	+8.00% Increase
<b>UHC Select Plus PPO</b>						
County contribution			\$371.33	\$742.60	\$1,050.76	
Employee contribution			\$200.06	\$400.18	\$566.26	+4.93% Increase



HUMAN RESOURCE SERVICES  
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87.5%	12.5%	<b>Group 2 – County pays 87.5% and Employee pays 12.5%</b> Participating: PACE, PPOA (semi-monthly contributions)			
Plan	Self	Self + 1	Family	Change	
<b>Kaiser \$15</b>					
County contribution	\$378.46	\$756.91	\$1,071.03		
Employee contribution	\$54.06	\$108.13	\$153.01	+7.81% Increase	
<b>Kaiser \$40</b>					
County contribution	\$351.74	\$703.48	\$995.44		
Employee contribution	\$50.25	\$100.50	\$142.20	+7.81% Increase	
<b>UHC SignatureValue \$15</b>					
County contribution	\$564.78	\$1,129.50	\$1,598.22		
Employee contribution	\$80.68	\$161.36	\$228.32	+9.00% Increase	
<b>UHC SignatureValue \$40</b>					
County contribution	\$504.67	\$1,009.32	\$1,428.13		
Employee contribution	\$72.10	\$144.19	\$204.02	+9.00% Increase	
<b>UHC SV Advantage \$15</b>					
County contribution	\$369.22	\$738.38	\$1,044.79		
Employee contribution	\$52.75	\$105.48	\$149.25	+8.00% Increase	
<b>UHC SV Advantage \$40</b>					
County contribution	\$329.93	\$659.79	\$933.60		
Employee contribution	\$47.13	\$94.25	\$133.37	+8.00% Increase	
<b>UHC Select Plus PPO</b>					
County contribution	\$369.22	\$738.38	\$1,044.79		
Employee contribution	\$202.17	\$404.40	\$572.23	+4.93% Increase	



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85%		15%		
<b>Group 3 – County pays 85% and Employee pays 15%</b> Participating: ACCA, ACMEA General & Confidential, ACMEA Probation Mgt., ACMEA Sheriff's Non-Sworn, ACMEA Sheriff's Sworn, ACPA, ACWFIA, CEMU, DSA, IFPTE (016, 060, 077), Public Defender Chapter, UAPD, Unrepresented Management (semi-monthly contributions)				
Plan	Self	Self + 1	Family	Change
<b>Kaiser \$15</b>				
County contribution	\$367.64	\$735.28	\$1,040.43	
Employee contribution	\$64.88	\$129.76	\$183.61	+7.81% Increase
<b>Kaiser \$40</b>				
County contribution	\$341.69	\$683.38	\$966.99	
Employee contribution	\$60.30	\$120.60	\$170.65	+7.81% Increase
<b>UHC SignatureValue \$15</b>				
County contribution	\$548.64	\$1,097.23	\$1,552.56	
Employee contribution	\$96.82	\$193.63	\$273.98	+9.00% Increase
<b>UHC SignatureValue \$40</b>				
County contribution	\$490.25	\$980.48	\$1,387.33	
Employee contribution	\$86.52	\$173.03	\$244.82	+9.00% Increase
<b>UHC SV Advantage \$15</b>				
County contribution	\$358.67	\$717.28	\$1,014.93	
Employee contribution	\$63.30	\$126.58	\$179.11	+8.00% Increase
<b>UHC SV Advantage \$40</b>				
County contribution	\$320.50	\$640.93	\$906.92	
Employee contribution	\$56.56	\$113.11	\$160.05	+8.00% Increase
<b>UHC Select Plus PPO</b>				
County contribution	\$358.67	\$717.28	\$1,014.93	
Employee contribution	\$212.72	\$425.50	\$602.09	+4.93% Increase



# VOLUNTARY LIFE & DISABILITY INSURANCE

## Basic Life

Basic Life Insurance is paid by the County with no employee contributions required.

The County pays \$0.02 per \$1,000 of coverage. Your maximum coverage amount is listed in the **Employee Benefits Handbook**.

All other insurance and disability plans listed below are 100% employee paid.

If eligible, County employees receive Basic Life insurance at no cost. Refer to the **2023 Employee Benefits Handbook** for eligibility and the amount of coverage negotiated by your Bargaining Unit.

## Voluntary Insurance Plans

If eligible, you also have the option to supplement your Basic Life Insurance by purchasing additional coverage. At Open Enrollment, new coverage or coverage changes are effective on January 1, or upon the first of the month following the approval of good health from New York Life Insurance as long as you meet the definition of an Active Service Employee. For eligibility in each of these plans, maximum benefits, Active Service definition, and other important details, refer to the **Employee Benefits Handbook**. If you enroll, you pay 100% of the cost.

### Employee Supplemental Life

You can purchase coverage in increments of \$10,000 (Evidence of insurability may be required.). Refer to the **Employee Benefits Handbook** for the maximum amount negotiated by your bargaining group. Cost is based on your age.

**NOTE:** Voluntary employee life, spouse life, and child life rates) are increasing by 5%.

Age as of January 1, 2023	Cost per \$1,000 of Coverage
Less than age 30	\$0.0145
Age 30 thru 34	\$0.0175
Age 35 thru 39	\$0.0240
Age 40 thru 44	\$0.0340
Age 45 thru 49	\$0.0570
Age 50 thru 54	\$0.0910
Age 55 thru 59	\$0.1450
Age 60 thru 64	\$0.1950
Age 65 thru 69	\$0.2995
Age 70 and over	\$0.5250

## Short-term Disability

You receive a weekly benefit after a non work-related accident or illness keeps you out of work for more than seven days. The plan pays up to 40% of your salary (maximum of \$1,500/week) for up to six months.

Age as of January 1, 2023	Cost per \$100 of Your Base Salary
Less than age 25	\$0.467
Age 25 thru 29	\$0.479
Age 30 thru 34	\$0.481
Age 35 thru 39	\$0.350
Age 40 thru 44	\$0.285
Age 45 thru 49	\$0.310
Age 50 thru 54	\$0.368
Age 55 thru 59	\$0.425
Age 60 thru 64	\$0.478
Age 65 and over	\$0.524

## Long-term Disability

You receive a monthly benefit after an accident or illness keeps you out of work for more than six months. The plan pays up to 60% of your salary (maximum of \$5,000/month) until the earliest of your recovery or you reach Social Security retirement age.

Age as of January 1, 2023	Cost per \$100 of Your Base Salary
Less than age 25	\$0.049
25 thru 29	\$0.057
30 thru 34	\$0.079
35 thru 39	\$0.115
40 thru 44	\$0.201
45 thru 49	\$0.325
50 thru 54	\$0.439
55 thru 59	\$0.519
60 thru 64	\$0.512
65 and over	\$0.463