

2023 Active Plan Rates – Medical

Table below shows bi-weekly* medical plan rates for enrolled Active employees.

	2023 Bi-Weekly* Medical Premium					
	Total Bi-Weekly* Cost	Cost Share County / Employee	County Cost		Employee Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CHDP/HSA						
Employee	\$354.37	80% / 20%	\$283.50	\$293.50	\$70.87	\$60.87
Employee + 1	\$677.39	80% / 20%	\$541.91	\$551.91	\$135.48	\$125.48
Family	\$883.10	80% / 20%	\$706.48	\$716.48	\$176.62	\$166.62
Anthem POS						
Employee	\$452.31	75% / 25%	\$339.23	\$349.23	\$113.08	\$103.08
Employee + 1	\$834.81	75% / 25%	\$626.11	\$636.11	\$208.70	\$198.70
Family	\$1,132.75	75% / 25%	\$849.56	\$859.56	\$283.19	\$273.19
Anthem HMO						
Employee	\$397.04	80% / 20%	\$317.63	\$327.63	\$79.41	\$69.41
Employee + 1	\$732.79	80% / 20%	\$586.23	\$596.23	\$146.56	\$136.56
Family	\$994.32	80% / 20%	\$795.46	\$805.46	\$198.86	\$188.86
Kaiser HMO						
Employee	\$319.12	80% / 20%	\$255.30	\$265.30	\$63.82	\$53.82
Employee + 1	\$610.03	80% / 20%	\$488.02	\$498.02	\$122.01	\$112.01
Family	\$795.28	80% / 20%	\$636.22	\$646.22	\$159.06	\$149.06

* Benefit plan deductions are made on 24 of the County's 26 pay periods per year.

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired in 2004 or earlier.

Retired 2004 and Earlier	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	90% / 10%	\$949.13	\$969.13	\$105.46	\$85.46
Retiree + 1	\$2,015.97	90% / 10%	\$1,814.37	\$1,834.37	\$201.60	\$181.60
Family	\$2,689.75	90% / 10%	\$2,420.77	\$2,440.77	\$268.98	\$248.98
Anthem POS						
Retiree	\$1,345.97	90% / 10%	\$1,211.37	\$1,231.37	\$134.60	\$114.60
Retiree + 1	\$2,484.38	90% / 10%	\$2,235.94	\$2,255.94	\$248.44	\$228.44
Family	\$3,370.88	90% / 10%	\$3,033.79	\$3,053.79	\$337.09	\$317.09
Anthem HMO						
Retiree	\$1,181.54	90% / 10%	\$1,063.39	\$1,083.39	\$118.15	\$98.15
Retiree + 1	\$2,180.79	90% / 10%	\$1,962.71	\$1,982.71	\$218.08	\$198.08
Family	\$2,959.10	90% / 10%	\$2,663.19	\$2,683.19	\$295.91	\$275.91
Kaiser HMO						
Retiree	\$864.92	90% / 10%	\$778.43	\$798.43	\$86.49	\$66.49
Retiree + 1	\$1,653.38	90% / 10%	\$1,488.04	\$1,508.04	\$165.34	\$145.34
Family	\$2,207.97	90% / 10%	\$1,987.17	\$2,007.17	\$220.80	\$200.80

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired in 2005.

Retired 2005	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	85% / 15%	\$896.40	\$916.40	\$158.19	\$138.19
Retiree + 1	\$2,015.97	85% / 15%	\$1,713.57	\$1,733.57	\$302.40	\$282.40
Family	\$2,689.75	85% / 15%	\$2,286.29	\$2,306.29	\$403.46	\$383.46
Anthem POS						
Retiree	\$1,345.97	85% / 15%	\$1,144.08	\$1,164.08	\$201.89	\$181.89
Retiree + 1	\$2,484.38	85% / 15%	\$2,111.72	\$2,131.72	\$372.66	\$352.66
Family	\$3,370.88	85% / 15%	\$2,865.25	\$2,885.25	\$505.63	\$485.63
Anthem HMO						
Retiree	\$1,181.54	85% / 15%	\$1,004.31	\$1,024.31	\$177.23	\$157.23
Retiree + 1	\$2,180.79	85% / 15%	\$1,853.67	\$1,873.67	\$327.12	\$307.12
Family	\$2,959.10	85% / 15%	\$2,515.23	\$2,535.23	\$443.87	\$423.87
Kaiser HMO						
Retiree	\$864.92	85% / 15%	\$735.18	\$755.18	\$129.74	\$109.74
Retiree + 1	\$1,653.38	85% / 15%	\$1,405.37	\$1,425.37	\$248.01	\$228.01
Family	\$2,207.97	85% / 15%	\$1,876.77	\$1,896.77	\$331.20	\$311.20

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired in 2006.

Retired 2006	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	83% / 17%	\$875.31	\$895.31	\$179.28	\$159.28
Retiree + 1	\$2,015.97	83% / 17%	\$1,673.25	\$1,693.25	\$342.72	\$322.72
Family	\$2,689.75	83% / 17%	\$2,232.49	\$2,252.49	\$457.26	\$437.26
Anthem POS						
Retiree	\$1,345.97	83% / 17%	\$1,117.16	\$1,137.16	\$228.81	\$208.81
Retiree + 1	\$2,484.38	83% / 17%	\$2,062.04	\$2,082.04	\$422.34	\$402.34
Family	\$3,370.88	83% / 17%	\$2,797.83	\$2,817.83	\$573.05	\$553.05
Anthem HMO						
Retiree	\$1,181.54	83% / 17%	\$980.68	\$1,000.68	\$200.86	\$180.86
Retiree + 1	\$2,180.79	83% / 17%	\$1,810.05	\$1,830.05	\$370.74	\$350.74
Family	\$2,959.10	83% / 17%	\$2,456.05	\$2,476.05	\$503.05	\$483.05
Kaiser HMO						
Retiree	\$864.92	83% / 17%	\$717.88	\$737.88	\$147.04	\$127.04
Retiree + 1	\$1,653.38	83% / 17%	\$1,372.31	\$1,392.31	\$281.07	\$261.07
Family	\$2,207.97	83% / 17%	\$1,832.62	\$1,852.62	\$375.35	\$355.35

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired from 2007 to 2011.

Retired 2007 - 2011	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	80% / 20%	\$843.67	\$863.67	\$210.92	\$190.92
Retiree + 1	\$2,015.97	80% / 20%	\$1,612.78	\$1,632.78	\$403.19	\$383.19
Family	\$2,689.75	80% / 20%	\$2,151.80	\$2,171.80	\$537.95	\$517.95
Anthem POS						
Retiree	\$1,345.97	80% / 20%	\$1,076.78	\$1,096.78	\$269.19	\$249.19
Retiree + 1	\$2,484.38	80% / 20%	\$1,987.51	\$2,007.51	\$496.87	\$476.87
Family	\$3,370.88	80% / 20%	\$2,696.71	\$2,716.71	\$674.17	\$654.17
Anthem HMO						
Retiree	\$1,181.54	80% / 20%	\$945.24	\$965.24	\$236.30	\$216.30
Retiree + 1	\$2,180.79	80% / 20%	\$1,744.63	\$1,764.63	\$436.16	\$416.16
Family	\$2,959.10	80% / 20%	\$2,367.28	\$2,387.28	\$591.82	\$571.82
Kaiser HMO						
Retiree	\$864.92	80% / 20%	\$691.94	\$711.94	\$172.98	\$152.98
Retiree + 1	\$1,653.38	80% / 20%	\$1,322.70	\$1,342.70	\$330.68	\$310.68
Family	\$2,207.97	80% / 20%	\$1,766.38	\$1,786.38	\$441.59	\$421.59

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired from 2012 to 2015.

Retired 2012 - 2015	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	78% / 22%	\$822.58	\$842.58	\$232.01	\$212.01
Retiree + 1	\$2,015.97	78% / 22%	\$1,572.46	\$1,592.46	\$443.51	\$423.51
Family	\$2,689.75	78% / 22%	\$2,098.00	\$2,118.00	\$591.75	\$571.75
Anthem POS						
Retiree	\$1,345.97	78% / 22%	\$1,049.86	\$1,069.86	\$296.11	\$276.11
Retiree + 1	\$2,484.38	78% / 22%	\$1,937.82	\$1,957.82	\$546.56	\$526.56
Family	\$3,370.88	78% / 22%	\$2,629.29	\$2,649.29	\$741.59	\$721.59
Anthem HMO						
Retiree	\$1,181.54	78% / 22%	\$921.60	\$941.60	\$259.94	\$239.94
Retiree + 1	\$2,180.79	78% / 22%	\$1,701.01	\$1,721.01	\$479.78	\$459.78
Family	\$2,959.10	78% / 22%	\$2,308.09	\$2,328.09	\$651.01	\$631.01
Kaiser HMO						
Retiree	\$864.92	78% / 22%	\$674.64	\$694.64	\$190.28	\$170.28
Retiree + 1	\$1,653.38	78% / 22%	\$1,289.64	\$1,309.64	\$363.74	\$343.74
Family	\$2,207.97	78% / 22%	\$1,722.22	\$1,742.22	\$485.75	\$465.75

2023 Under 65 (Non-Medicare) Retiree Plan Rates – Medical

Table below shows monthly medical plan rates for Under 65 Retirees that retired in 2016 or later.

Retired 2016 and Later	2023 Monthly Medical Premium					
	Total Cost	Cost Share County / Employee	County Cost		Retiree Cost	
			w/o Wellness	w/ Wellness	w/o Wellness	w/ Wellness
Anthem CDHP/HSA						
Retiree	\$1,054.59	80% / 20%	\$843.67	\$863.67	\$210.92	\$190.92
Retiree + 1	\$2,015.97	80% / 20%	\$1,612.78	\$1,632.78	\$403.19	\$383.19
Family	\$2,689.75	80% / 20%	\$2,151.80	\$2,171.80	\$537.95	\$517.95
Anthem POS						
Retiree	\$1,345.97	75% / 25%	\$1,009.48	\$1,029.48	\$336.49	\$316.49
Retiree + 1	\$2,484.38	75% / 25%	\$1,863.29	\$1,883.29	\$621.09	\$601.09
Family	\$3,370.88	75% / 25%	\$2,528.16	\$2,548.16	\$842.72	\$822.72
Anthem HMO						
Retiree	\$1,181.54	80% / 20%	\$945.24	\$965.24	\$236.30	\$216.30
Retiree + 1	\$2,180.79	80% / 20%	\$1,744.63	\$1,764.63	\$436.16	\$416.16
Family	\$2,959.10	80% / 20%	\$2,367.28	\$2,387.28	\$591.82	\$571.82
Kaiser HMO						
Retiree	\$864.92	80% / 20%	\$691.94	\$711.94	\$172.98	\$152.98
Retiree + 1	\$1,653.38	80% / 20%	\$1,322.70	\$1,342.70	\$330.68	\$310.68
Family	\$2,207.97	80% / 20%	\$1,766.38	\$1,786.38	\$441.59	\$421.59

2023 Over 65 (Medicare) Retiree Plan Rates – Anthem Medical

Table below shows monthly Anthem medical plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2004 and Earlier				
Anthem Medicare HMO				
Employee	\$837.06	90% / 10%	\$753.35	\$83.71
Family	\$1,581.19	90% / 10%	\$1,423.07	\$158.12
Anthem Medicare Indemnity				
Employee	\$640.26	80% / 20%	\$512.20	\$128.06
Family	\$1,640.29	80% / 20%	\$1,312.23	\$328.06
Anthem Medicare PPO Plus				
Employee	\$640.26	90% / 10%	\$576.23	\$64.03
Family	\$1,640.29	90% / 10%	\$1,476.26	\$164.03
Retired 2005				
Anthem Medicare HMO				
Employee	\$837.06	85% / 15%	\$711.50	\$125.56
Family	\$1,581.19	85% / 15%	\$1,344.01	\$237.18
Anthem Medicare Indemnity				
Employee	\$640.26	78% / 22%	\$499.40	\$140.86
Family	\$1,640.29	78% / 22%	\$1,279.42	\$360.87
Retired 2006				
Anthem Medicare HMO				
Employee	\$837.06	83% / 17%	\$694.76	\$142.30
Family	\$1,581.19	83% / 17%	\$1,312.39	\$268.80
Anthem Medicare Indemnity				
Employee	\$640.26	77% / 23%	\$493.00	\$147.26
Family	\$1,640.29	77% / 23%	\$1,263.02	\$377.27

2023 Over 65 (Medicare) Retiree Plan Rates – Anthem Medical

Table below shows monthly Anthem medical plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2007 - 2011				
Anthem Medicare HMO				
Employee	\$837.06	80% / 20%	\$669.65	\$167.41
Family	\$1,581.19	80% / 20%	\$1,264.95	\$316.24
Anthem Medicare Indemnity				
Employee	\$640.26	75% / 25%	\$480.19	\$160.07
Family	\$1,640.29	75% / 25%	\$1,230.22	\$410.07
Retired 2012 - 2015				
Anthem Medicare HMO				
Employee	\$837.06	78% / 22%	\$652.91	\$184.15
Family	\$1,581.19	78% / 22%	\$1,233.33	\$347.86
Anthem Medicare Indemnity				
Employee	\$640.26	73% / 27%	\$467.39	\$172.87
Family	\$1,640.29	73% / 27%	\$1,197.41	\$442.88
Retired 2016 and Later				
Anthem Medicare HMO				
Employee	\$837.06	80% / 20%	\$669.65	\$167.41
Family	\$1,581.19	80% / 20%	\$1,264.95	\$316.24
Anthem Medicare Indemnity				
Employee	\$640.26	75% / 25%	\$480.19	\$160.07
Family	\$1,640.29	75% / 25%	\$1,230.22	\$410.07

2023 Over 65 (Medicare) Retiree Plan Rates – Aetna Medicare Advantage Plans

Table below shows monthly Aetna MAPD plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2004 and Earlier				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	90% / 10%	\$213.91	\$23.77
Retiree + 1	\$475.36	90% / 10%	\$427.82	\$47.54
Family	\$713.04	90% / 10%	\$641.74	\$71.30
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$213.91	\$66.43
Retiree + 1	\$560.68	Buy-up	\$427.82	\$132.86
Family	\$841.02	Buy-up	\$641.74	\$199.28
Retired 2005				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	85% / 15%	\$202.03	\$35.65
Retiree + 1	\$475.36	85% / 15%	\$404.06	\$71.30
Family	\$713.04	85% / 15%	\$606.08	\$106.96
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$202.03	\$78.31
Retiree + 1	\$560.68	Buy-up	\$404.06	\$156.62
Family	\$841.02	Buy-up	\$606.08	\$234.94
Retired 2006				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	83% / 17%	\$197.27	\$40.41
Retiree + 1	\$475.36	83% / 17%	\$394.55	\$80.81
Family	\$713.04	83% / 17%	\$591.82	\$121.22
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$197.27	\$83.07
Retiree + 1	\$560.68	Buy-up	\$394.55	\$166.13
Family	\$841.02	Buy-up	\$591.82	\$249.20

2023 Over 65 (Medicare) Retiree Plan Rates – Aetna Medicare Advantage Plans

Table below shows monthly Aetna MAPD plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2007 - 2011				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	80% / 20%	\$190.14	\$47.54
Retiree + 1	\$475.36	80% / 20%	\$380.29	\$95.07
Family	\$713.04	80% / 20%	\$570.43	\$142.61
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$190.14	\$90.20
Retiree + 1	\$560.68	Buy-up	\$380.29	\$180.39
Family	\$841.02	Buy-up	\$570.43	\$270.59
Retired 2012 - 2015				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	78% / 22%	\$185.39	\$52.29
Retiree + 1	\$475.36	78% / 22%	\$370.78	\$104.58
Family	\$713.04	78% / 22%	\$556.17	\$156.87
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$185.39	\$94.95
Retiree + 1	\$560.68	Buy-up	\$370.78	\$189.90
Family	\$841.02	Buy-up	\$556.17	\$284.85
Retired 2016 and Later				
Aetna Basic Medicare Advantage				
Retiree	\$237.68	80% / 20%	\$190.14	\$47.54
Retiree + 1	\$475.36	80% / 20%	\$380.29	\$95.07
Family	\$713.04	80% / 20%	\$570.43	\$142.61
Aetna Enhanced Medicare Advantage				
Retiree	\$280.34	Buy-up	\$190.14	\$90.20
Retiree + 1	\$560.68	Buy-up	\$380.29	\$180.39
Family	\$841.02	Buy-up	\$570.43	\$270.59

2023 Over 65 (Medicare) Retiree Plan Rates – Kaiser Senior Advantage

Table below shows monthly Kaiser Senior Advantage plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2004 and Earlier				
Kaiser Senior Advantage				
1 SA Member	\$175.37	90% / 10%	\$157.83	\$17.54
2 SA Members	\$350.74	90% / 10%	\$315.67	\$35.07
3+ SA Members	\$526.11	90% / 10%	\$473.50	\$52.61
Retired 2005				
Kaiser Senior Advantage				
1 SA Member	\$175.37	85% / 15%	\$149.06	\$26.31
2 SA Members	\$350.74	85% / 15%	\$298.13	\$52.61
3+ SA Members	\$526.11	85% / 15%	\$447.19	\$78.92
Retired 2006				
Kaiser Senior Advantage				
1 SA Member	\$175.37	83% / 17%	\$145.56	\$29.81
2 SA Members	\$350.74	83% / 17%	\$291.11	\$59.63
3+ SA Members	\$526.11	83% / 17%	\$436.67	\$89.44

2023 Over 65 (Medicare) Retiree Plan Rates – Kaiser Senior Advantage

Table below shows monthly Kaiser Senior Advantage plan rates for Over 65 Retirees by retired period.

	Total Cost	Cost Share	County Cost	Retiree Cost
Retired 2007 - 2011				
Kaiser Senior Advantage				
1 SA Member	\$175.37	80% / 20%	\$140.30	\$35.07
2 SA Members	\$350.74	80% / 20%	\$280.59	\$70.15
3+ SA Members	\$526.11	80% / 20%	\$420.89	\$105.22
Retired 2012 - 2015				
Kaiser Senior Advantage				
1 SA Member	\$175.37	78% / 22%	\$136.79	\$38.58
2 SA Members	\$350.74	78% / 22%	\$273.58	\$77.16
3+ SA Members	\$526.11	78% / 22%	\$410.37	\$115.74
Retired 2016 and Later				
Kaiser Senior Advantage				
1 SA Member	\$175.37	80% / 20%	\$140.30	\$35.07
2 SA Members	\$350.74	80% / 20%	\$280.59	\$70.15
3+ SA Members	\$526.11	80% / 20%	\$420.89	\$105.22