

2020 CalPERS Health Premiums

For public agencies and schools



With more than 50 years as California's largest health care purchaser, CalPERS has the size, strength, and expertise to meticulously negotiate with insurers on behalf of our employers and their employees. Our premiums are competitively priced and reflect market costs. Our wide spectrum of choices helps employers to meet the health needs of their employees. The following monthly premiums reflect our dedication to provide employers superior service in the delivery of affordable, quality health care.

For more information visit our website at www.calpers.ca.gov
or contact us at **888 CalPERS** (or 888-225-7377).



2020 Health Maintenance Organization (HMO) Premiums

	Single	2-Party	Family
BASIC HMO PLANS	Region 1		
Anthem HMO Select	\$868.98	\$1,737.96	\$2,259.35
Anthem HMO Traditional	1,184.84	2,369.68	3,080.58
Blue Shield Access+	1,127.77	2,255.54	2,932.20
Blue Shield Trio	833.00	1,666.00	2,165.80
Health Net SmartCare	1,000.52	2,001.04	2,601.35
Kaiser	768.49	1,536.98	1,998.07
UnitedHealthcare	899.94	1,799.88	2,339.84
Western Health Advantage	731.96	1,463.92	1,903.10
	Region 2		
Anthem HMO Select	\$654.04	\$1,308.08	\$1,700.50
Anthem HMO Traditional	934.95	1,869.90	2,430.87
Blue Shield Access+	909.87	1,819.74	2,365.66
Health Net Salud y Mas	435.14	870.28	1,131.36
Health Net SmartCare	719.26	1,438.52	1,870.08
Kaiser	645.24	1,290.48	1,677.62
Sharp	606.02	1,212.04	1,575.65
UnitedHealthcare	671.60	1,343.20	1,746.16
	Region 3		
Anthem HMO Select	\$619.93	\$1,239.86	\$1,611.82
Anthem HMO Traditional	902.63	1,805.26	2,346.84
Blue Shield Access+	813.17	1,626.34	2,114.24
Blue Shield Trio	624.93	1,249.86	1,624.82
Health Net Salud y Mas	392.31	784.62	1,020.01
Health Net SmartCare	648.42	1,296.84	1,685.89
Kaiser	664.39	1,328.78	1,727.41
UnitedHealthcare	668.31	1,336.62	1,737.61
	Out of State		
Kaiser Out of State	\$955.19	\$1,990.38	\$2,587.49

	Single	2-Party	Family
MEDICARE HMO PLANS *	All Regions		
Anthem Select**	\$388.15	\$776.30	\$1,164.45
Anthem Traditional	388.15	776.30	1,164.45
Kaiser	339.43	678.86	1,018.29
Kaiser Out of State	339.43	678.86	1,018.29
UnitedHealthcare	327.03	654.06	981.09

* Dental and/or vision benefits for Medicare HMO enrollees are available for an additional premium.

** Available in Region 1 only.

2020 Preferred Provider Organization (PPO) Premiums

	Single	2-Party	Family
BASIC PPO PLANS	Region 1		
Anthem EPO Del Norte	\$861.18	\$1,722.36	\$2,239.07
Blue Shield EPO	1,127.77	2,255.54	2,932.20
PERS Choice	861.18	1,722.36	2,239.07
PERS Select	520.29	1,040.58	1,352.75
PERSCare	1,133.14	2,266.28	2,946.16
PORAC	774.00	1,699.00	2,199.00
	Region 2		
PERS Choice	\$736.28	\$1,472.56	\$1,914.33
PERS Select	451.54	903.08	1,174.00
PERSCare	986.66	1,973.32	2,565.32
PORAC	749.00	1,499.00	1,960.00
	Region 3		
PERS Choice	\$710.29	\$1,420.58	\$1,846.75
PERS Select	435.74	871.48	1,132.92
PERSCare	931.12	1,862.24	2,420.91
PORAC	699.00	1,399.00	1,894.00
	Out of State		
PERS Choice	\$709.66	\$1,419.32	\$1,845.12
PERSCare	882.03	1,764.06	2,293.28
PORAC	899.00	1,850.00	2,223.00

	Single	2-Party	Family
MEDICARE PPO PLANS	All Regions		
PERS Choice	\$351.39	\$702.78	\$1,054.17
PERS Select	351.39	702.78	1,054.17
PERSCare	384.78	769.56	1,154.34
PORAC	513.00	1,022.00	1,635.00

Public agency and school health regions

Region 1

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba

Region 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

Region 3

Los Angeles, Riverside, and San Bernardino

