

**City of Benicia Insurance Plan Rates for 7/1/16 - 6/30/17 (Chart reflects Montly Premiums)**

<b>Kaiser - Option 1 (\$0.00 co-pay plan)</b>												
BPSEA, BDA, BFA, Sr. Mgrs, Local 1, PD Managers, Mid Managers, Unrepresented FT employees, Elected Officials				BPOA - OFFICERS				BPOA - SERGEANTS				
	Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays	
Single	810.74	682.00	128.74	Single	810.74	325.49	485.25	Single	810.74	256.27	554.47	
Emp +1	1,621.49	1,394.00	227.49	Emp +1	1,621.49	1,027.40	594.09	Emp +1	1,621.49	958.18	663.31	
Emp+Family	2,156.58	1,880.20	276.38	Emp+Family	2,156.58	1,506.92	649.66	Emp+Family	2,156.58	1,437.71	718.87	

  

<b>Kaiser - Option 2 (\$20.00 co-pay plan)</b>												
BPSEA, BDA, BFA, Sr. Mgrs, Local 1, PD Managers, Mid Managers, Unrepresented FT employees, Elected Officials				BPOA - OFFICERS				BPOA - SERGEANTS				
	Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays	
Single	757.69	682.00	75.69	Single	757.69	325.49	432.20	Single	757.69	256.27	501.42	
Emp +1	1,515.37	1,394.00	121.37	Emp +1	1,515.37	1,027.40	487.97	Emp +1	1,515.37	958.18	557.19	
Emp+Family	2,015.44	1,880.20	135.24	Emp+Family	2,015.44	1,506.92	508.52	Emp+Family	2,015.44	1,437.71	577.73	

  

<b>Kaiser - Option 3 (High Deductible Health Plan)</b>												
BPSEA, BDA, BFA, Sr. Mgrs, Local 1, PD Managers, Mid Managers, Unrepresented FT employees, Elected Officials				BPOA - OFFICERS				BPOA - SERGEANTS				
	Total Prem	City Pays	HSA		Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays	
Single	544.11	682.00	(137.89)	Single	544.11	325.49	218.62	Single	544.11	256.27	287.84	
Emp +1	1,088.22	1,394.00	(305.78)	Emp +1	1,088.22	1,027.40	60.82	Emp +1	1,088.22	958.18	130.04	
Emp+Family	1,447.34	1,880.20	(432.86)	Emp+Family	1,447.34	1,506.92	(59.58)	Emp+Family	1,447.34	1,437.71	9.63	

  

<b>Kaiser - Option 4 (Point of Service HMO/PPO plan)</b>												
BPSEA, BDA, BFA, Sr. Mgrs, Local 1, PD Managers, Mid Managers, Unrepresented FT employees, Elected Officials				BPOA - OFFICERS				BPOA - SERGEANTS				
	Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays		Total Prem	City Pays	Employee Pays	
Single	1,001.51	682.00	319.51	Single	1,001.51	325.49	676.02	Single	1,001.51	256.27	745.24	
Emp +1	2,003.02	1,394.00	609.02	Emp +1	2,003.02	1,027.40	975.62	Emp +1	2,003.02	958.18	1,044.84	
Emp+Family	2,664.02	1,880.20	783.82	Emp+Family	2,664.02	1,506.92	1,157.10	Emp+Family	2,664.02	1,437.71	1,226.31	

<b>Dental Insurance (premium paid by City)</b>			
Ameritas Dental (PPO)		United Health Care Dental (HMO)	
	Total Prem		Total Prem
Single	56.32	Single	41.40
Emp +1	102.13	Emp +1	74.81
Emp+Family	166.81	Emp+Family	123.71

<b>Vision (VSP)</b>	\$21.48 (premium paid by City)
<b>Employee Assistance Program</b>	\$2.75 (premium paid by City)

<b>Life Insurance</b>	
Basic Life (per 1,000 volume)	\$0.146 (premium paid by City)
Basic AD&D (per 1,000 volume)	\$0.020 (premium paid by City)

approx % increase over last plan year premiums (7/1/15 - 6/30/16)

Kaiser Option 1 (\$0 co-pay)	5.88%
Kaiser Option 2 (\$20 co-pay)	5.88%
Kaiser HDHP	5.88%
Kaiser Point of Service	5.88%