

City of Benicia Insurance Plan Rates for 7/1/20 - 6/30/21  
 Reflects Premium for FY 20/21, City Contribution (per MOU), and Employee Contribution  
 Chart applies to employees in the Benicia Police Officer's Association (BPOA) group

<b>Kaiser - Option 1 (\$0.00 co-pay plan)</b>							
<b>BPOA - OFFICERS</b>				<b>BPOA - SERGEANTS</b>			
	Total Premium	Maximum City Contribution	Employee Pays		Total Premium	Maximum City Contribution	Employee Pays
Single	860.42	366.00	494.42	Single	860.42	296.00	564.42
Emp +1	1,720.83	1,128.00	592.83	Emp +1	1,720.83	1,058.00	662.83
Emp+Family	2,288.71	1,657.00	631.71	Emp+Family	2,288.71	1,588.00	700.71
<b>Kaiser - Option 2 (\$20.00 co-pay plan)</b>							
<b>BPOA - OFFICERS</b>				<b>BPOA - SERGEANTS</b>			
	Total Premium	Maximum City Contribution	Employee Pays		Total Premium	Maximum City Contribution	Employee Pays
Single	804.11	366.00	438.11	Single	804.11	296.00	508.11
Emp +1	1,608.22	1,128.00	480.22	Emp +1	1,608.22	1,058.00	550.22
Emp+Family	2,138.93	1,657.00	481.93	Emp+Family	2,138.93	1,588.00	550.93
<b>Kaiser - Option 3 (High Deductible Health Plan - HDHP)</b>							
<b>BPOA - OFFICERS</b>				<b>BPOA - SERGEANTS</b>			
	Total Premium	Maximum City Contribution	Employee Pays. Note: for Single there is monthly employee contribution. For EE+1 and family level, there is a city contribution into a Health Savings Account (H.S.A.)		Total Premium	Maximum City Contribution	Employee Pays. Note: for Single and EE+ 1, there is monthly employee contribution. For family level, there is a city contribution into a Health Savings Account (H.S.A.)
Single	578.27	366.00	212.27	Single	578.27	296.00	282.27
Emp +1	1,156.55	1,128.00	28.55	Emp +1	1,156.55	1,058.00	98.55
Emp+Family	1,538.21	1,657.00	(118.79)	Emp+Family	1,538.21	1,588.00	(49.79)
<b>Kaiser - Option 4 (Point of Service HMO/PPO plan)</b>							
<b>BPOA - OFFICERS</b>				<b>BPOA - SERGEANTS</b>			
	Total Premium	Maximum City Contribution	Employee Pays		Total Premium	Maximum City Contribution	Employee Pays
Single	1,062.88	366.00	696.88	Single	1,062.88	296.00	766.88
Emp +1	2,125.76	1,128.00	997.76	Emp +1	2,125.76	1,058.00	1,067.76
Emp+Family	2,827.25	1,657.00	1,170.25	Emp+Family	2,827.25	1,588.00	1,239.25

Note: Cash In Lieu for Qualifying Opt Out: Officer \$366; Sgt \$296