

2018 Choices Allowance and Premium Rates

2018 Monthly Benefit Allowance (based on number enrolled in medical coverage)	
Medical waiver	\$244.00
You only	\$971.68
You + 1 family member	\$1,772.86
You + 2 or more family members	\$2,094.29

Medical Plans	You Only	You + 1	You + 2 or More
Cigna Network HMO	\$859.51	\$1,723.16	\$1,984.92
Cigna Network POS	\$1,546.56	\$2,757.87	\$2,893.12
Kaiser Permanente HMO	\$693.98	\$1,382.53	\$1,604.61
ALADS Blue Cross Prudent Buyer Basic PPO	\$1,068.50	\$2,078.02	\$2,392.37
ALADS Blue Cross Prudent Buyer Premier PPO	\$1,192.46	\$2,201.98	\$2,516.33
ALADS Blue Cross CaliforniaCare Basic HMO	\$737.26	\$1,446.79	\$1,785.78
ALADS Blue Cross CaliforniaCare Premier HMO	\$861.22	\$1,570.75	\$1,909.74
CAPE Blue Shield Classic POS	\$1,004.00	\$1,945.00	\$2,317.00
CAPE Blue Shield Lite POS	\$578.00	\$1,188.00	\$1,489.00
Fire Fighters Local 1014	\$826.00	\$1,572.56	\$1,869.56

Dental Plans	You Only	You + 1	You + 2 or More
Delta Dental PPO	\$18.33	\$30.49	\$45.41
DeltaCare HMO	\$15.09	\$24.88	\$36.87
MetLife (SafeGuard) HMO	\$11.06	\$21.37	\$27.87
Waive coverage			

Optional Group Term Life Insurance		
1 x Annual Salary	6 x Annual Salary	Monthly premiums are based on age and salary The County pays 15% of the monthly premium.
2 x Annual Salary	7 x Annual Salary	
3 x Annual Salary	8 x Annual Salary	
4 x Annual Salary	No coverage	
5 x Annual Salary		

Dependent Term Life Insurance (After-Tax Benefit)		
Coverage (all family members)	\$5,000	\$0.83
	\$10,000	\$1.66
	\$15,000	\$2.50
	\$20,000	\$3.33
No coverage		

AD&D Insurance		
Amount	You Only	You + Family Members
\$ 10,000	\$0.12	\$0.24
\$ 25,000	\$0.31	\$0.60
\$ 50,000	\$0.62	\$1.19
\$ 100,000	\$1.24	\$2.38
\$ 150,000	\$1.86	\$3.57
\$ 200,000	\$2.48	\$4.76
\$ 250,000	\$3.10	\$5.95
No coverage		

Medical Coverage Protection (LTD Health Insurance)	
LTD Health Insurance — 100%	\$3.00

Flexible Spending Accounts	
Health Care Spending Account	\$10 minimum to \$200 maximum per month
Dependent Care Spending Account	\$10 minimum to \$400 maximum per month