

# 2021 Options Allowance and Monthly Premium Rates

2021 Monthly Benefits Allowance (based on number enrolled in medical coverage)	
Medical waiver	\$228.00
You only	\$1,011.80
You + 1 family member	\$1,846.07
You + 2 or more family members	\$2,180.79

Medical Plans	You Only	You + 1	You + 2 or More
Kaiser Permanente HMO	\$744.69	\$1,492.38	\$1,730.60
UnitedHealthcare HMO	\$908.41	\$1,838.12	\$2,128.73
UnitedHealthcare Harmony HMO <sup>1</sup>	\$667.62	\$1,351.72	\$1,565.27
UnitedHealthcare Select Plus PPO	\$3,944.82	\$7,969.58	\$9,233.60
Waive coverage			

  

Dental Plans	You Only	You + 1	You + 2 or More
Delta Dental PPO	\$30.20	\$50.35	\$75.52
DeltaCare HMO	\$14.52	\$23.95	\$35.49
MetLife (SafeGuard) HMO	\$10.49	\$20.27	\$26.44
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) <sup>2</sup>		
Coverage (all family members)	\$5,000	\$0.83
	\$10,000	\$1.66
	\$15,000	\$2.50
	\$20,000	\$3.33
No coverage		

Accidental Death & Dismemberment Insurance <sup>2</sup>		
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 <sup>2</sup>	
Health Care Spending Account	\$10 minimum to \$200 maximum per month
Dependent Care Spending Account	\$10 minimum to \$400 maximum per month

<sup>1</sup> The UnitedHealthcare Harmony HMO is available only in eligible ZIP codes within LA, Orange, Riverside, San Bernardino, and San Diego counties.

<sup>2</sup> The dependent term life, AD&D insurance, and spending accounts have different dependent eligibility requirements. See your Options Summary Plan Description (SPD) for details.