



Davis Jt. Unified School District

Withdrawal from CalPERS Active Employee Plan Option Overview August 11, 2023

Presented by:
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Vice President, Employee Benefits

Keenan[®]

Participation

		Active Employees							
	Kaiser	Anthem Blue Cross Traditional	Anthem Blue Cross Select	Blue Shield Access +	Blue Shield Trio	United Healthcare	Western Health Advantage	PPO Gold	PPO Platinum
Single	157	1	7	14	2	17	53	50	17
Two-Party	33	0	0	2	0	1	6	4	5
Family	51	0	3	3	0	6	15	15	2
Total	241	1	10	19	2	24	74	69	24

Actives	
Kaiser	241
Non-Kaiser	224
Waivers	576
Total	1041

23%
22%
55%

CalPERS Renewal

Plan Name	Current		Renewal	
	Kaiser		Kaiser + 11.78% Increase	
Rating Structure	Rate	Subscribers	Rate	Subscribers
EE	\$913.74	166	\$1,021.48	166
EE & 1 Dep	\$1,827.48	35	\$2,042.82	35
EE & 2+ Deps	\$2,375.72	51	\$2,655.67	51
Total Monthly Premium	\$336,804.36		\$376,503.55	
Total Annual Premium	\$4,041,652.32		\$4,518,042.60	
% Change over Current Annual Premium			11.78%	
\$ Change over Current Annual Premium			\$476,390.28	

Plan Name	Current		Renewal		Current		Renewal	
	PERS Gold		PERS Gold +10.81% Increase		PERS Platinum		PERS Platinum + 9.51% Increase	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
EE	\$825.61	50	\$914.82	50	\$1,200.12	17	\$1,314.27	17
EE & 1 Dep	\$1,651.22	4	\$1,829.64	4	\$2,400.24	5	\$2,628.54	5
EE & 2+ Deps	\$2,146.59	15	\$2,378.53	15	\$3,120.31	2	\$3,417.10	2
Total Monthly Premium	\$80,084.17		\$88,737.51		\$38,643.86		\$42,319.49	
Total Annual Premium	\$961,010.04		\$1,064,850.12		\$463,726.37		\$507,833.88	
% Change over Current Monthly Premium			10.81%				9.51%	
\$ Change over Current Annual Premium			\$103,840.08				\$44,107.51	

CalPERS Renewal

	Current		Renewal		Current		Renewal		Current		Renewal	
Plan Name	Blue Shield - Trio		Blue Shield Trio + 6.51% Increase		United Healthcare SignatureValue Alliance		United Healthcare SignatureValue Alliance + 4.51% Increase		Western Health Advantage (WHA)		Western Health Advantage (WHA) + 6.19% Increase	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
EE	\$888.94	2	\$946.84	2	\$1,044.07	17	\$1,091.13	17	\$760.17	54	\$807.23	54
EE & 1 Dep	\$1,777.88	0	\$1,893.68	0	\$2,088.14	1	\$2,182.26	1	\$1,520.34	6	\$1,614.46	6
EE & 2+ Deps	\$2,311.24	0	\$2,461.78	0	\$2,714.58	6	\$2,836.94	6	\$1,976.44	16	\$2,098.78	16
Total Monthly Premium	\$1,777.88		\$1,893.68		\$36,124.81		\$37,753.11		\$81,794.26		\$86,857.69	
Total Annual Premium	\$21,334.56		\$22,724.16		\$433,497.72		\$453,037.32		\$981,531.12		\$1,042,292.23	
% Change over Current Annual Premium			6.51%				4.51%				6.19%	
\$ Change over Current Annual Premium			\$0.00				\$0.00				\$60,761.11	
	Current		Renewal		Current		Renewal		Current		Renewal	
Plan Name	Anthem - Traditional		Anthem - Traditional + 10.65 Increase		Anthem - Select		Anthem - Select + 0.89% Increase		Blue Shield - Access+		Blue Shield Access+ + 4.02% Increase	
Rating Structure	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers	Rate	Subscribers
EE	\$1,210.71	1	\$1,339.70	1	\$1,128.83	7	\$1,138.86	7	\$1,035.21	14	\$1,076.84	14
EE & 1 Dep	\$2,421.42	0	\$2,679.40	0	\$2,257.66	0	\$2,277.72	0	\$2,070.42	2	\$2,153.68	2
EE & 2+ Deps	\$3,147.85	0	\$3,483.22	0	\$2,934.96	3	\$2,961.04	3	\$2,691.55	3	\$2,799.78	3
Total Monthly Premium	\$1,210.71		\$1,339.70		\$16,706.68		\$16,855.14		\$26,708.42		\$27,782.46	
Total Annual Premium	\$14,528.52		\$16,076.40		\$200,480.21		\$202,261.68		\$320,501.02		\$333,389.52	
% Change over Current Annual Premium			10.65%				0.89%				4.02%	
\$ Change over Current Annual Premium			\$1,547.88				\$1,781.47				-\$653,890.54	

Medical Options

- Direct
- Direct; join CCCSIG JPA
- San Mateo County Schools Insurance Group

KAISER OPTION OVERVIEW

NON-KAISER HIGH HMO OPTION OVERVIEW

NON-KAISER MID HMO OPTION OVERVIEW

NON-KAISER LOW HMO OPTION OVERVIEW

NON-KAISER PPO OPTION OVERVIEW

CalPERS Withdrawal Timeline

1. CalPERS Termination Policy:
 - a. District must submit a signed Board resolution to terminate CalPERS within 60 days of the release of CalPERS' final renewal rates (July)
 - b. Rescissions are not allowed
 - c. Termination is effective January 1
2. Exiting agencies cannot leave retirees in CalPERS.
3. If entered CalPERS by bargaining group, must exit by bargaining group.
4. The district will be submitting a request for proposal to the CalPERS carriers as permitted.

CalPERS Withdrawal Timeline

1. Kaiser Break-away Policy:
 - a. Breakaway rates will be requested from Kaiser prior to the CalPERS renewal. Kaiser will release rates after the CalPERS renewal is released.
 - b. Breakaway rates (first year rates after exiting CalPERS) are the CalPERS rates prior to any risk adjustments (adjusted for benefit changes/commissions).

2. 5-year waiting period to return to CalPERS.

3. If the District leaves CalPERS medical plan:
 - a. Employees will not lose their pension benefits.
 - b. District can continue retiree medical benefits through other programs.

Decisions Timeline

- CalPERS requires a Board Resolution for withdrawal
- Withdrawal notice, with Board Resolution, not later than 5pm 60 days from the date the final renewal is released
- Withdrawal notice due August 18, 2023

Implementation/Open Enrollment

- Recommended implementation 120-90 days
- Open Enrollment would be determined by district
 - Depending on date of final decision, OE could be held in October

QUESTIONS