

Larkspur-Corte Madera School District
Benefit Year September 1, 2021 - August 31, 2022
11 PAY Employees

Plans and Monthly Premium Costs:

PLAN OPTIONS - ALL rates are Composite Rates for active employees			
Vendor	Plan	September	Oct - Aug
Kaiser Traditional	\$20 OV, \$10-20 Rx	\$1,433.00	\$ 1,434.00
Kaiser Deductible	DHMO \$1,000	\$1,118.00	\$ 1,162.00
Kaiser HSA	HSA \$3,000	\$ 922.00	\$ 958.00
Blue Shield PPO	80-L, \$30, RX 9-35	\$1,482.00	\$ 1,527.00
Blue Shield PPO	HSA-B, Rx HSA-B	\$1,329.00	\$ 1,366.00
Blue Shield PPO (EE Only)**	Anchor Bronze**, Rx MVP	\$ 750.00	\$ 771.00
Blue Shield PPO (EE + CH)**	Anchor Bronze**, Rx MVP	\$1,178.00	\$ 1,211.00
Delta Dental***	\$2,200/\$2,000	\$ 124.04	\$ 124.04
Marin Eye Services****		\$ 12.91	\$ 12.91
(CE)Vision Service Plan*****		\$ 18.70	\$ 18.70

Annual Cap for all eligible employees: **\$ 11,000.00**

**Blue Shield Anchor Bronze, Rx MVP are base level plans and only available for employee only and employee plus children (no spousal/domestic partner coverage)

*** Dental is non-voluntary for qualifying employees

****Vision is voluntary and enrollment at new hire only. **Payroll Deduction = \$14.08 per month**

*****Vision is voluntary and enrollment at new hire only. **Payroll Deduction = \$20.40 per month**

Annual costs and employee over the cap monthly deduction:

KAISER PERMANENTE Health Plans	Dental (non voluntary) Annual Amount	Health Premium Sept	Health Premium Oct - Aug	Total Premiums Sept - Aug	District Paid Cap	Employee Total Over the Cap Costs	Summer 2022 Employee Over the Cap Cost	Sept-June EE Over the Cap Cost*	Monthly Over the Cap Contribution	Monthly Summer Over the Cap	Total Monthly Pay Deduction
Kaiser - Traditional	\$1,488.48	\$1,433.00	\$15,774.00	\$18,695.48	\$11,000.00	\$7,695.48	\$641.37	\$7,054.11	\$641.28	\$58.31	\$699.59
Kaiser - Deductible	\$1,488.48	\$1,118.00	\$12,782.00	\$15,388.48	\$11,000.00	\$4,388.48	\$369.37	\$4,019.11	\$365.37	\$33.58	\$398.95
Kaiser - Health Savings Account	\$1,488.48	\$922.00	\$10,538.00	\$12,948.48	\$11,000.00	\$1,948.48	\$165.37	\$1,783.11	\$162.10	\$15.03	\$177.13
Blue Shield 80-L, \$30, RX 9-35	\$1,488.48	\$1,482.00	\$16,797.00	\$19,767.48	\$11,000.00	\$8,767.48	\$734.37	\$8,033.11	\$730.28	\$66.76	\$797.04
Blue Shield HSA-B, Rx HSA-B	\$1,488.48	\$1,329.00	\$15,026.00	\$17,843.48	\$11,000.00	\$6,843.48	\$573.37	\$6,270.11	\$570.01	\$52.12	\$622.13
B.S. A. Bronze, RX MVP (EE)	\$1,488.48	\$750.00	\$8,481.00	\$10,719.48	\$11,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
B.S. A. Bronze, RX MVP (EE+CH)	\$1,488.48	\$1,178.00	\$13,321.00	\$15,987.48	\$11,000.00	\$4,987.48	\$418.37	\$4,569.11	\$415.37	\$38.03	\$453.41

*Benefit payments are taken in advance (i.e. August deduction for September coverage). The monthly deduction will be taken over 11 pay checks, August 2021 thru June 2022.

If you wish for your monthly deduction to be taken pre-tax, you will need to enroll in the district's American Fidelity Section 125 plan.