

Contra Costa Community College District
- Health Net vs. Anthem Health Benefit Rate Matrix -
July 1, 2013

HEALTH NET vs. ANTHEM :
All Actives & Retirees

<u>HMO ACTIVES:</u>	Health Net 7/1/2013 thru 6/30/2014 HMO	Anthem 7/1/2013 thru 6/30/2014 HMO	<u>Variance</u>	<u>Percent Change</u>
* Employee	\$837.64	\$747.23	(\$90.41)	-10.79%
* Employee & 1 Dependent	\$1,726.22	\$1,569.17	(\$157.05)	-9.10%
* Employee & 2 or more Dependents	\$2,268.38	\$2,241.68	(\$26.70)	-1.18%

HMO EARLY RETIREES:

(Applies to any early retired employee under age 65, or over 65, but not eligible for Medicare.)

* Retiree	\$978.71	\$1,120.59	\$141.88	14.50%
* Retiree & 1 Dependent	\$1,960.90	\$2,353.23	\$392.33	20.01%
* Retiree & 2 or more Dependents	\$2,851.00	\$3,361.76	\$510.76	17.92%

HMO MEDICARE SUPPLEMENT COB/PEPO:

(Only applies to Retirees entitled to Medicare; if either subscriber is retired, or spouse is not entitled to Medicare, must use early retiree rate for J & K Dependents.)

* Retiree/Medicare Eligible	\$534.23	\$447.98	(\$86.25)	-16.14%
* Retiree & 1 Dependent/both Med Eligible	\$1,068.45	\$895.96	(\$172.49)	-16.14%

HMO MEDICARE PART A ONLY:

* Retiree	\$777.62	\$1,312.84	\$535.22	68.83%
* Retiree & 1 Dependent	\$1,555.24	\$2,756.96	\$1,201.72	77.27%

HMO MEDICARE PART B ONLY:

* Retiree	\$828.65	\$1,312.84	\$484.19	58.43%
* Retiree & 1 Dependent	\$1,657.30	\$2,756.96	\$1,099.66	66.35%
* Retiree & 2 or more Dependents	\$2,413.65	\$3,938.52	\$1,524.87	63.18%
* J Rate (1 Dependent)	\$828.65	\$1,312.84	\$484.19	58.43%
* K Rate (2 or more Dependents)	\$1,585.00	\$2,625.68	\$1,040.68	65.66%

HMO NO MEDICARE COVERAGE USED:

* Retiree	\$1,416.88	\$1,312.84	(\$104.04)	-7.34%
* Retiree & 1 Dependent	\$2,833.76	\$2,756.96	(\$76.80)	-2.71%
* Retiree & 2 or more Dependents	\$4,127.02	\$3,938.52	(\$188.50)	-4.57%

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	Health Net 7/1/2013 thru 6/30/2014 POS Plans	Anthem 7/1/2013 thru 6/30/2014 EPO Plans	<u>Variance</u>	<u>Percent Change</u>
<u>ELECT ACTIVES:</u>				
* Employee	\$891.30	\$806.88	(\$84.42)	-9.47%
* Employee & 1 Dependent	\$1,836.93	\$1,694.44	(\$142.49)	-7.76%
* Employee & 2 or more Dependents	\$2,413.72	\$2,420.63	\$6.91	0.29%

ELECT NON-MEDICARE/EARLY RETIREES:

* Subscriber	\$1,103.47	\$1,127.56	\$24.09	2.18%
* Subscriber & 1 Dependent	\$2,207.64	\$2,367.89	\$160.25	7.26%
* Subscriber & 2 or more Dependents	\$3,200.07	\$3,382.70	\$182.63	5.71%

HEALTH NET PEPO

PEPO Active Plan:

	HN EPO	Anthem PPO		
* Subscriber	\$858.18	\$826.90	(\$31.28)	-3.64%
* Subscriber & 1 Dependent	\$1,768.59	\$1,736.48	(\$32.11)	-1.82%
* Subscriber & 2 or more Dependents	\$2,324.03	\$2,480.69	\$156.66	6.74%

PEPO Early Retiree Plan:

* Retiree	\$1,017.15	\$1,166.08	\$148.93	14.64%
* Retiree & 1 Dependent	\$2,037.90	\$2,448.77	\$410.87	20.16%
* Retiree & 2 or more Dependents	\$2,962.95	\$3,498.24	\$535.29	18.07%

HEALTH NET PPO

CA ONLY - PPO Early Retirees Under 65 - N6080B:

	HN PPO	Anthem PPO		
* Retiree	\$1,261.14	\$1,166.08	(\$95.06)	-7.54%
* Retiree & 1 Dependent	\$2,523.07	\$2,448.77	(\$74.30)	-2.94%
* Retiree & 2 or more Dependents	\$3,657.28	\$3,498.24	(\$159.04)	-4.35%

CA RETIREES 65+ MEDICARE PART A & B ONLY COB PPO - N6080M:

* Retiree	\$853.53	\$447.98	(\$405.55)	-47.51%
* Retiree & 1 Dependent	\$1,707.05	\$895.96	(\$811.09)	-47.51%

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Health Net vs. Anthem, continued

	Health Net 7/1/2013 thru 6/30/2014	Anthem 7/1/2013 thru 6/30/2014	<u>Variance</u>	<u>Percent Change</u>
<u>CA ONLY - PPO RETIREES MEDICARE PART A COVERAGE ONLY - N6080P:</u>				
* Retiree	\$1,242.35	\$1,389.79	\$147.44	11.87%
* Retiree & 1 Dependent	\$2,484.70	\$2,918.55	\$433.85	17.46%
* J Rate (1 Dependent)	\$1,242.35	\$1,389.79	\$147.44	11.87%
<i>Plan terminates 7/1/13</i>				
<u>CA ONLY - PPO RETIREES MEDICARE PART B COVERAGE ONLY - N6080R:</u>				
* Retiree	\$1,323.87	\$1,389.79	\$65.92	4.98%
* Retiree & 1 Dependent	\$2,647.74	\$2,918.55	\$270.81	10.23%
* Retiree & 2 or more Dependents	\$3,856.10	\$4,169.36	\$313.26	8.12%
<i>Plan terminates 7/1/13</i>				
<u>CA ONLY - PPO RETIREES 65+ NO MEDICARE COVERAGE - N6080N:</u>				
* Retiree	\$2,263.65	\$1,389.79	(\$873.86)	-38.60%
* Retiree & 1 Dependent	\$4,527.30	\$2,918.55	(\$1,608.75)	-35.53%
* J Rate Retiree & 2 or more Dependents	\$6,593.45	\$4,169.36	(\$2,424.09)	-36.77%
<u>OUT-OF-STATE RETIREES UNDER 65 ONLY CUSTOM PPO - NO MEDICARE - 15516A:</u>				
* Retiree	\$1,016.81	\$1,389.79	\$372.98	36.68%
* Retiree & 1 Dependent	\$2,184.41	\$2,918.55	\$734.14	33.61%
* Retiree & 2 or more Dependents	\$2,997.18	\$4,169.36	\$1,172.18	39.11%
<u>OUT-OF-STATE RETIREES 65+ WITH MEDICARE PART A & B ONLY CUSTOM PPO - 15516B:</u>				
* Subscriber	\$827.06	\$431.93	(\$395.13)	-47.78%
* Subscriber & 1 Dependent	\$1,654.12	\$863.86	(\$790.26)	-47.78%

NOTE: Orange depicts California PPO Plan Choices.