## **Rates Summary**

All SAUSD employees pay for their medical insurance coverage. **Be sure to look at the appropriate chart for your specific rates**. Your contributions for health insurance are deducted on a **month-to-month** basis, are **pre-tax**, and calculated each pay period, which effectively lowers your tax liability.

## Rates are effective July 1, 2022 through June 30, 2023

Headstart and Preschool employees are only eligible to enroll in the Delta Care USA DHMO plan offering. Details about the Delta Care USA DHMO plan offering can be found on Page 10 of your brochure.

## Rates for Classified Employees Hired into a benefited position Before November 1, 2016

		Medica	l Rates	Dental Rates							
	Blue Shield Access+ HMO	Blue Shield Spectrum PPO	Blue Shield Trio ACO HMO	Kaiser Permanente HMO	Delta Care USA DHMO	Delta Dental Incentive DPPO	Delta Dental Network DPPO				
Single (Cost Employee Only Coverage)											
Total Plan Cost	\$916.36	\$1,199.39	\$634.95	\$792.91	\$21.32	\$65.34	\$52.26				
SAUSD Pays	\$870.66	\$959.51	\$622.25	\$777.05	\$21.32	\$65.34	\$52.26				
Employee Pays	\$45.70	\$239.88	\$12.70	\$15.86	\$0.00	\$0.00	\$0.00				
Two-Party (Cost for Employee +1 Dependent Coverage)											
Total Plan Cost	\$1,880.42	\$2,492.28	\$1,312.48	\$1,581.54	\$35.20	\$181.62	\$145.29				
SAUSD Pays	\$1,786.66	\$1,993.84	\$1,286.23	\$1,549.91	\$35.20	\$61.91	\$55.51				
Employee Pays	\$93.76	\$498.44	\$26.25	\$31.63	\$0.00	\$119.71	\$89.78				
Family (Cost for Employee +2 or more Dependents Coverage)											
Total Plan Cost		\$3,578.48	\$1,891.12	\$2,242.13	\$52.02	\$247.04	\$197.60				
SAUSD Pays	\$2,572.75	\$2,862.78	\$1,853.30	\$2,197.29	\$52.02	\$61.91	\$55.51				
<b>Employee Pays</b>	\$135.04	\$715.70	\$37.82	\$44.84	\$0.00	\$185.13	\$142.09				

## Rates for Classified Employees Hired into a benefited position After November 1, 2016

		Medica	l Rates	Dental Rates						
	Blue Shield Access+ HMO	Blue Shield Spectrum PPO	Blue Shield Trio ACO HMO	Kaiser Permanente HMO	Delta Care USA DHMO	Delta Dental Incentive DPPO	Delta Dental Network DPPO			
Single (Cost Employee Only Coverage)										
Total Plan Cost	\$916.36	\$1,199.39	\$634.95	\$792.91	\$21.32	\$65.34	\$52.26			
SAUSD Pays	\$622.25	\$622.25	\$622.25	\$622.25	\$21.32	\$65.34	\$52.26			
Employee Pays	\$294.11	\$577.14	\$12.70	\$170.66	\$0.00	\$0.00	\$0.00			
<b>Two-Party</b> (Cost for Employee +1 Dependent Coverage)										
Total Plan Cost	\$1,880.42	\$2,492.28	\$1,312.48	\$1,581.54	\$35.20	\$181.62	\$145.29			
SAUSD Pays	\$1,286.23	\$1,286.23	\$1,286.23	\$1,286.23	\$35.20	\$61.91	\$55.51			
Employee Pays	\$594.19	\$1,206.05	\$26.25	\$295.31	\$0.00	\$119.71	\$89.78			
Family (Cost for Employee +2 or more Dependents Coverage)										
Total Plan Cost	\$2,707.79	\$3,578.48	\$1,891.12	\$2,243.13	\$52.02	\$247.04	\$197.60			
SAUSD Pays	\$1,853.30	\$1,853.30	\$1,853.30	\$1,853.30	\$52.02	\$61.91	\$55.51			
<b>Employee Pays</b>	\$854.49	\$1,725.18	\$37.82	\$388.83	\$0.00	\$185.13	\$142.09			

Blue Shield rates include medical coverage, Express Scripts pharmacy coverage, and VSP vision coverage. Kaiser rates include medical coverage, Kaiser pharmacy coverage, and VSP vision coverage.

Classified Employees Hired in a Benefited Position After November 1, 2016 SAUSD pays the difference of their cost of the lowest HMO plan for each medical plan; Classified employees pay the rest. For more information about District-Employee contributions, you should refer to the CSEA contract.