

To: Board of Directors

Date: October 10, 2013

From: Kathy Casenave, Director of Finance

Reviewed by:

SUBJECT: Three Additional CalPERS Plans for Administrative Employees, ATU, and Teamsters

Summary of Issues:

CalPERS has added three new insurance plans for the 2014 calendar year and has requested a new resolution from CCCTA setting the amount that CCCTA will be paying for actives so that they can apply to retirees, if they choose these new plans.

Staff, and our legal counsel, Pat Glenn, believe that the most logical way of approaching this is to use the CCCTA portion of the old providers whose premiums most closely compare with the new providers.

Using this method, the Kaiser will be used for United Healthcare; PERSCARE will be used for Anthem HMO Traditional; and PERS Select will be used for Anthem HMO Select.

Attached is a copy of all of the insurance plans that includes the premiums, CCCTA's share, the cafeteria amounts and the amount the employee pays.

ADMINISTRATION-

2014 PREMIUMS

	2014 PREM	CCCTA	Cafeteria Plan	Total CCCTA	EE Pays
Blue Shield	836.59	329.08	301.97	631.05	205.54
Blue Shield +1	1,673.18	658.16	423.95	1,082.11	591.07
Blue Shield +2	2,175.13	855.60	575.13	1,430.73	744.40
Blue Shield Netvalue	704.01	329.08	301.97	631.05	72.96
Blue Shield Netvalue+1	1,408.02	658.16	423.95	1,082.11	325.91
Blue Shield Netvalue+2	1,830.43	855.60	575.13	1,430.73	399.70
Kaiser	742.72	303.56	301.97	605.53	137.19
Kasier +1	1,485.44	607.12	423.95	1,031.07	454.37
Kasier +2	1,931.07	789.26	575.13	1,364.39	566.68
PERS CHOICE	690.77	289.98	301.97	591.95	98.82
PERS CHOICE+1	1,381.54	579.96	423.95	1,003.91	377.63
PERS CHOICE+2	1,796.00	753.95	575.13	1,329.08	466.92
PERSCARE	720.04	494.86	301.97	796.83	0.00
PERSCARE+1	1,440.08	989.71	423.95	1,413.66	26.42
PERSCARE+2	1,872.10	1,286.63	575.13	1,861.76	10.34
PERS Select	661.52	270.71	301.97	572.68	88.84
PERS Select+1	1,323.04	541.42	423.95	965.37	357.67
PERS Select+2	1,719.95	703.85	575.13	1,278.98	440.97
Anthem HMO Traditional	728.41	494.86	301.97	796.83	0.00
Anthem HMO Traditional +1	1,456.82	989.71	423.95	1,413.66	43.16
Anthem HMO Traditional +2	1,893.87	1,286.63	575.13	1,861.76	32.11
<i>Used PERSCARE for cost sharing</i>					
United Healthcare	764.24	303.56	301.97	605.53	158.71
United Healthcare +1	1,528.48	607.12	423.95	1,031.07	497.41
United Healthcare +2	1,987.02	789.26	575.13	1,364.39	622.63
<i>Used KAISER for cost sharing</i>					
Anthem HMO Select	657.33	270.71	301.97	572.68	84.65
Anthem HMO Select +1	1,314.66	541.42	423.95	965.37	349.29
Anthem HMO Select +2	1,709.06	703.85	575.13	1,278.98	430.08
<i>Used PERS SELECT for cost sharing</i>					

ATU

2014 PREMIUMS

	2014 PREM	CCCTA	Cafeteria Plan	Total CCCTA	EE Pays
Blue Shield	836.59	266.47	370.19	636.66	199.93
Blue Shield +1	1,673.18	532.93	560.40	1,093.33	579.85
Blue Shield +2	2,175.13	692.81	752.52	1,445.33	729.80
Blue Shield Netvalue	704.01	266.47	370.19	636.66	67.35
Blue Shield Netvalue+1	1,408.02	532.93	560.40	1,093.33	314.69
Blue Shield Netvalue+2	1,830.43	692.81	752.52	1,445.33	385.10
Kaiser	742.72	235.34	370.19	605.53	137.19
Kasier +1	1,485.44	470.67	560.40	1,031.07	454.37
Kasier +2	1,931.07	611.87	752.52	1,364.39	566.68
PERS CHOICE	690.77	241.24	370.19	611.43	79.34
PERS CHOICE+1	1,381.54	482.48	560.40	1,042.88	338.66
PERS CHOICE+2	1,796.00	627.23	752.52	1,379.75	416.25
PERSCARE	720.04	374.92	370.19	745.11	0.00
PERSCARE+1	1,440.08	749.83	560.40	1,310.23	129.85
PERSCARE+2	1,872.10	974.78	752.52	1,727.30	144.80
PERS Select	661.52	233.59	370.19	603.78	57.74
PERS Select+1	1,323.04	467.18	560.40	1,027.58	295.46
PERS Select+2	1,719.95	607.34	752.52	1,359.86	360.09
Anthem HMO Traditional	728.41	374.92	370.19	745.11	0.00
Anthem HMO Traditional +1	1,456.82	749.83	560.40	1,310.23	146.59
Anthem HMO Traditional +2	1,893.87	974.78	752.52	1,727.30	166.57
<i>Used PERSCARE for cost sharing</i>					
United Healthcare	764.24	235.34	370.19	605.53	158.71
United Healthcare +1	1,528.48	470.67	560.40	1,031.07	497.41
United Healthcare +2	1,987.02	611.87	752.52	1,364.39	622.63
<i>Used KAISER for cost sharing</i>					
Anthem HMO Select	657.33	233.59	370.19	603.78	53.55
Anthem HMO Select +1	1,314.66	467.18	560.40	1,027.58	287.08
Anthem HMO Select +2	1,709.06	607.34	752.52	1,359.86	349.20
<i>Used PERSELECT for cost sharing</i>					
TEAMSTERS					
2014 PREMIUMS					

	2014 PREM	CCCTA	Cafeteria Plan	Total CCCTA	EE Pays
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Blue Shield	836.59	280.29	351.38	631.67	204.92
Blue Shield +1	1,673.18	560.57	522.77	1,083.34	589.84
Blue Shield +2	2,175.13	728.74	703.60	1,432.34	742.79
Blue Shield Netvalue	704.01	280.29	351.38	631.67	72.34
Blue Shield Netvalue+1	1,408.02	560.57	522.77	1,083.34	324.68
Blue Shield Netvalue+2	1,830.43	728.74	703.60	1,432.34	398.09
Kaiser	742.72	254.15	351.38	605.53	137.19
Kasier +1	1,485.44	508.30	522.77	1,031.07	454.37
Kasier +2	1,931.07	660.79	703.60	1,364.39	566.68
PERS CHOICE	690.77	241.24	351.38	592.62	98.15
PERS CHOICE+1	1,381.54	482.48	522.77	1,005.25	376.29
PERS CHOICE+2	1,796.00	627.23	703.60	1,330.83	465.17
PERSCARE	720.04	374.92	351.38	726.30	0.00
PERSCARE+1	1,440.08	749.83	522.77	1,272.60	167.48
PERSCARE+2	1,872.10	974.78	703.60	1,678.38	193.72
PERS Select	661.52	226.58	351.38	577.96	83.56
PERS Select+1	1,323.04	453.16	522.77	975.93	347.11
PERS Select+2	1,719.95	589.11	703.60	1,292.71	427.24
Anthem HMO Traditional	728.41	374.92	351.38	726.30	2.11
Anthem HMO Traditional +1	1,456.82	749.83	522.77	1,272.60	184.22
Anthem HMO Traditional +2	1,893.87	974.78	703.60	1,678.38	215.49
<i>Used PERSCARE for cost sharing</i>					
United Healthcare	764.24	254.15	351.38	605.53	158.71
United Healthcare +1	1,528.48	508.30	522.77	1,031.07	497.41
United Healthcare +2	1,987.02	660.79	703.60	1,364.39	622.63
<i>Used KAISER for cost sharing</i>					
Anthem HMO Select	657.33	226.58	351.38	577.96	79.37
Anthem HMO Select +1	1,314.66	453.16	522.77	975.93	338.73
Anthem HMO Select +2	1,709.06	589.11	703.60	1,292.71	416.35
<i>Used PERSELECT for cost sharing</i>					

Resolution No. 2014-007

Central Contra Costa Transit Authority

RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT

- WHEREAS (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b) of the Act, and
- WHEREAS, (2) **Central Contra Costa Transit Authority**, hereinafter referred to as Public Agency is local agency contracting under the Act for participation by members of the **Administrative Employees** now, therefore be it
- RESOLVED, (a) That the employer's contribution for each employee or annuitant shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of family members, in a health benefits plan or plans up to a maximum of:

Plan Set	Self	Self+1	Self+Family
Anthem HMO Traditional	494.86	989.71	1286.63
Anthem HMO Select	270.71	541.42	703.85
Blue Shield	329.08	658.10	855.60
Blue Shield Advantage	329.08	658.10	855.60
Blue Shield NetValue	329.08	658.10	855.60
Blue Shield NetValue Advantage	329.08	658.10	855.60
Health Net	119.00	119.00	119.00
Kaiser	303.56	607.12	789.26
PERS Care	494.86	989.71	1286.63
PERS Choice	289.98	579.96	753.95
PERS Select	270.71	541.42	703.85
PORAC	119.00	119.00	119.00
Sharp	119.00	119.00	119.00
United Healthcare	303.56	607.12	789.26

Plus administrative fees and Contingency Reserve Fund Assessments;
and be it further

- RESOLVED, (b) That **Central Contra Costa Transit Authority** has fully complied with any and all applicable provisions of Government Code Section 7507 in electing the benefits set forth above.
Adopted at a regular meeting of the Central Contra Costa Transit Authority's Board of Directors at Concord, California, this 17th day of October 2013.

AYES:

NOES:

ABSTENTIONS:

ABSENT:

Bob Simmons, Chair, Board of Directors

ATTEST: _____
Lathina Hill, Clerk to the Board

Resolution 2014-008

Central Contra Costa Transit Authority

**RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE
PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT**

- WHEREAS, (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b) of the Act, and
- WHEREAS, (2) Government Code Section 22892(c) provides that a contracting agency may fix the amount of the employer's contribution for employees and the employer's contribution for annuitants at different amounts, provided that the monthly contribution for annuitants is annually increased to equal an amount not less than the number of years the contracting agency has been subject to this subdivision multiplied by 5 percent of the current monthly contribution for employees, until such time as the amounts are equal; and
- WHEREAS, (3) **Central Contra Costa Transit Authority**, hereinafter referred to as Public Agency is local agency contracting under the Act for participation by members of the **Amalgamated Transit Union, Local 1605** now, therefore be it
- RESOLVED, (a) That the employer's contribution for each employee shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of his/her family members in a health benefits plan up to a maximum of:

Plan Set	Self	Self+1	Self+Family
Anthem HMO Traditional	374.92	749.83	974.78
Anthem HMO Select	233.59	467.18	607.34
Blue Shield	266.47	532.93	692.81
Blue Shield Advantage	266.47	532.93	692.81
Blue Shield NetValue	266.47	532.93	692.81
Blue Shield NetValue Advantage	266.47	532.93	692.81
Health Net	119.00	119.00	119.00
Kaiser	235.34	470.67	611.87
PERS Care	374.92	749.83	974.78
PERS Choice	241.24	482.48	627.23
PERS Select	233.59	467.18	607.34
PORAC	119.00	119.00	119.00
Sharp	119.00	119.00	119.00
UnitedHealthcare	235.34	470.67	611.87

Plus administrative fees and Contingency Reserve Fund Assessments;
and be it further

RESOLVED, (b) That **Central Contra Costa Transit Authority** has fully complied with any and all applicable provisions of Government Code Section 7507 in electing the benefits set forth above.
Adopted at a regular meeting of the Central Contra Costa Transit Authority's Board of Directors at Concord, California, this 17th day of October 2013.

AYES:

NOES:

ABSTENTIONS:

ABSENT:

Bob Simmons, Chair, Board of Directors

ATTEST: _____
Lathina Hill, Clerk to the Board

Resolution 2014-009

Central Contra Costa Transit Authority

**RESOLUTION FIXING THE EMPLOYER'S CONTRIBUTION UNDER THE
PUBLIC EMPLOYEES' MEDICAL AND HOSPITAL CARE ACT**

- WHEREAS (1) Government Code Section 22892(a) provides that a local agency contracting under the Public Employees' Medical and Hospital Care Act shall fix the amount of the employer's contribution at an amount not less than the amount required under Section 22892(b) of the Act, and
- WHEREAS, (2) **Central Contra Costa Transit Authority**, hereinafter referred to as Public Agency is local agency contracting under the Act for participation by members of the **Teamsters, Local 856** now, therefore be it
- RESOLVED, (a) That the employer's contribution for each employee or annuitant shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of family members, in a health benefits plan or plans up to a maximum of:

Plan Set	Self	Self+1	Self+Family
Anthem HMO Traditional	374.92	749.83	974.78
Anthem HMO Select	226.58	453.16	589.11
Blue Shield	280.29	560.57	728.74
Blue Shield Advantage	280.29	560.57	728.74
Blue Shield NetValue	280.29	560.57	728.74
Blue Shield NetValue Advantage	280.29	560.57	728.74
Health Net	119.00	119.00	119.00
Kaiser	254.15	508.30	660.79
PERS Care	374.92	749.83	974.78
PERS Choice	241.24	482.48	627.23
PERS Select	226.58	453.16	589.11
PORAC	119.00	119.00	119.00
Sharp	119.00	119.00	119.00
United Healthcare	254.15	508.30	660.79

Plus administrative fees and Contingency Reserve Fund Assessments;
and be it further

- RESOLVED, (b) That **Central Contra Costa Transit Authority** has fully complied with any and all applicable provisions of Government Code Section 7507 in electing the benefits set forth above.

Adopted at a regular meeting of the Central Contra Costa Transit Authority's Board of Directors at Concord, California on this 17th day of October 2013.

AYES:

NOES:

ABSTENTIONS:

ABSENT:

Bob Simmons, Chair, Board of Directors

ATTEST: _____
Lathina Hill, Clerk to the Board