



HEALTH BENEFITS PREMIUM CONTRIBUTION CALCULATIONS
EFFECTIVE JANUARY 1, 2024

The rates below are BASED on 1.00 FTE Employee
MSD Contribution amount will be prorated if employee is less than 1.0 FTE

(A) PREMIUM	Kaiser \$5	Kaiser \$15	Kaiser DHMO	Sutter Health Plus \$20	Sutter Health Plus DHMO	United Healthcare HMO \$15	United Healthcare HMO \$20	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 1,226.19	\$ 1,174.89	\$ 1,082.24	\$ 1,000.60	\$ 817.20	\$ 988.93	\$ 928.09	\$ 1,533.49	\$ 1,568.43
Two Party	\$ 2,452.37	\$ 2,349.78	\$ 2,164.48	\$ 2,001.30	\$ 1,634.50	\$ 2,044.67	\$ 1,917.02	\$ 3,065.39	\$ 3,136.85
Family	\$ 3,470.11	\$ 3,324.94	\$ 3,062.72	\$ 2,781.70	\$ 2,271.80	\$ 2,910.73	\$ 2,727.02	\$ 3,985.15	\$ 4,078.58
% increase from 2023	11.61%	11.61%	11.61%	5.50%	5.48%	6.02%	6.02%	31.72%	38.50%

(B) Employer Share	Kaiser \$5	Kaiser \$15	Kaiser DHMO	Sutter Health Plus \$20	Sutter Health Plus DHMO	United Healthcare HMO \$15	United Healthcare HMO \$20	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 949.40	\$ 949.40	\$ 949.40	\$ 949.40	\$ 817.20	\$ 949.40	\$ 928.09	\$ 949.40	\$ 949.40
Two Party	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,634.50	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78
Family	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,271.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80

(C) Employee Share	Kaiser \$5	Kaiser \$15	Kaiser DHMO	Sutter Health Plus \$20	Sutter Health Plus DHMO	United Healthcare HMO \$15	United Healthcare HMO \$20	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 276.79	\$ 225.49	\$ 132.84	\$ 51.20	\$ -	\$ 39.53	\$ -	\$ 584.09	\$ 619.03
Two Party	\$ 553.59	\$ 451.00	\$ 265.70	\$ 102.52	\$ -	\$ 145.89	\$ 18.24	\$ 1,166.61	\$ 1,238.07
Family	\$ 783.31	\$ 638.14	\$ 375.92	\$ 94.90	\$ -	\$ 223.93	\$ 40.22	\$ 1,298.35	\$ 1,391.78

	Rate	Employer Share	Employee Share
DENTAL:			
High Plan Option (Group#7103-00028):	\$ 91.72	\$ 91.72	\$ -
Low Plan Option (Group#7103-00128):			
Single	\$ 42.70	\$ 42.70	\$ -
Two Party	\$ 86.53	\$ 86.53	\$ -
Family	\$ 122.11	\$ 101.92	\$ 20.19
VISION (Group#30081849-0019):	\$ 19.45	\$ 19.45	\$ -
LIFE INSURANCE:			
Administrators (\$100k)	\$ 18.35	\$ 18.35	\$ -
Supervisors (\$50k)	\$ 8.35	\$ 8.35	\$ -
Classified Non-Management > 0.75fte	\$ 6.75	\$ 6.75	\$ -
Certificated Non-Management > 0.50fte	\$ 6.75	\$ 6.75	\$ -

How to calculate the monthly "Employee Share" for part-time employees:

Example:
 Premium: \$ 1,226.19 (Enter Premium from Chart A)
 Employer Share: \$ 949.40 (Enter Employer Share from Chart B)
 Employee FTE: 0.75 (# of hours/week divided by 40)
 Adjusted Employer Share: \$ 712.05 (Employer Share multiplied by Employee FTE)
 Employee Share: \$ 514.14 (Premium minus Adjusted Employer Share)

NOTES:

- *Above benefit chart is for MTA and CSEA members ONLY.
- *Confidential/Childcare Directors/Director of Buildings and Grounds: District CAP for health benefits is the Kaiser Single CAP of \$949.40, and Two-party contribution of \$1,046.54. Employer pays 100% of dental and vision premiums.
- District CAP is pro-rated for part-time employees.
- *Certificated Administrators (Principals/Directors): District CAP for health benefits is \$786.54 and employer pays 100% dental and vision premiums.
- *Classified Administrator (CBO): 100% of health is paid by employee and employer pays 100% of dental and vision premiums.