CFA FACT SHEET
Healthcare Premiums & Related News

Background on healthcare benefits

Our collective bargaining agreement (CBA) provides that health care benefits are set by statute. The operating statute, California Government Code 22871, sets out that the CSU, as your employer, pays 100% of the weighted average premium for an individual employee and 90% of this average for dependent family members (spouse and qualifying children).

The weighted average refers to the average single employee premium cost of the four highest enrolled CalPERS medical plans. (See Footnote 1 for a link to more on this.)

That means that if you are enrolled in a health care plan that costs less than the weighted average, the CSU pays 100% of your premium and 90% of this average for your dependents. If you are enrolled in a health care plan that costs more than the weighted average, you make up the difference between the weighted average and the premium cost for your plan.

For 2013, the weighted average is $622. In 2014, it will be $642.

Examples:

**KAISER (CA).** If you are the only enrollee in the plan, your monthly premium is currently set at $609.34 per month. Applying the statutory scheme, the CSU pays $609.34 of the premium, and you pay nothing. If you and one dependent are enrolled, the monthly premium is $1,218.68. Applying the statutory scheme, the CSU pays $1,183.00 of the premium, and you pay $35.68 per month. If you and two or more dependents are enrolled, the monthly premium is $1,584.28. Applying the statutory scheme, the CSU pays $1,515.00 of the premium, and you pay $69.28. (Learn more in Footnote 2)

**BLUE SHIELD ACCESS+.** If you are the only enrollee in the plan, your monthly premium in 2013 is $676.11 per month. Applying the statutory scheme, the CSU pays $622 of the premium and you pay $54.11. If you and one dependent are enrolled, the monthly premium is $1,352.22. Applying the statutory scheme, the CSU pays $1,183.00 of the premium, and you pay $169.22 per month. If you and two or more dependents are enrolled, the monthly premium is $1,757.89. Applying the statutory scheme, the CSU pays $1,515.00 of the premium, and you pay $242.89.

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**FN 1:** [http://law.onecle.com/california/government/22871.html](http://law.onecle.com/california/government/22871.html)

**FN 2:** for all plans and premium amounts, including the cost of adding additional dependents, go to: [http://www.calpers.ca.gov/index.jsp?bcc=/member/health/home.xml](http://www.calpers.ca.gov/index.jsp?bcc=/member/health/home.xml) Note: this link will take you to the sign-in page. 1) Bullet "Active Member" then click "Next." 2) Bullet "State Agency or CSU employee" then click "Next." 3) Check the box and click "Confirm." 4) Click on "Health Benefits Program" under "Quick Links."
Changes in 2014

Premium rates change every year and in some years the plans included in the top four change. These changes alter state support and the cost to members. In 2014, there will be an increase in Kaiser premiums and a decrease in premiums in three other plans.

Beginning in 2014 under Kaiser (CA):
- If you are the only enrollee in the plan, your monthly premium will be $661.61 per month. Applying the statutory scheme, the CSU will pay $642 of the premium, and you will pay $19.61 per month.
- If you and one dependent are enrolled, the monthly premium will be $1,323.22. Applying the statutory scheme, the CSU will pay $1,218 of the premium and you will pay $105.22 per month.
- If you and two or more dependents are enrolled, the monthly premium will be $1,720.19. Applying the statutory scheme, the CSU will pay $1,559 of the premium and you pay $161.19.

Beginning in 2014 under Blue Shield Access+:
- If you are the only enrollee in the plan, your monthly premium will be $655.02 per month. Applying the statutory scheme, the CSU will pay $642 of the premium, and you will pay $13.02 per month.
- If you and one dependent are enrolled, the monthly premium will be $1,310.04. Applying the statutory scheme, the CSU will pay $1,218 of the premium, and you will pay $92.04 per month.
- If you and two or more dependents are enrolled, the monthly premium will be $1,703.05. Applying the statutory scheme, the CSU will pay $1,559 of the premium, and you will pay $144.05.

Flex Cash

Under the CBA, Unit 3 members who obtain health insurance elsewhere are entitled to “flex cash”—money put back into your salary if you waive health care benefits. You enroll in flex cash through your campus HR Office.

- $140 per month for medical and dental
- $128 per month for medical only
- $12 per month for dental only

More information about benefits

Open Enrollment for CSU employees is Sept. 16 to Oct. 11, 2013. During this time you can change plans or add/drop dependents.

Dependent Eligibility Verification (DEV) Project. CalPERS has been engaged in DEV to reduce costs and ensure that dependents enrolled under members’ health plans meet the plan eligibility requirements. CalPERS is requiring documentation of dependents by September 12, 2013. For more information, please go to the CalPERS website at http://www.calpers.ca.gov/index.jsp?bc=/member/health/dev.xml (Note: clicking on this link will take you to a sign-in page; copy this link and paste it in your browser to go directly to the DEV page).

Good News Post-DOMA: CalPERS members who had same-sex marriages in 2008 may enroll their spouse now until December 31, 2013. After this date, they will have to wait for an open enrollment period. The enrollment parameters for all newly-married couples are the same as always: a member may add a new spouse—now regardless of “gender”—and eligible dependent children within 60 days from their marriage date. Learn more at www.calpers.ca.gov/index.jsp?bc=/phx/eip/self-id-member.jsp