



# North Coast Schools

Medical Insurance Group

## 2018-2019 MEDICAL PLAN RATES

Plan	Active Employees	Retirees Under 65	Retirees* 65+			Dependents of Retirees	
			Without Medicare	With Medicare A & B	With Medicare B only	Under 26	26 & over
Redwood	\$1,586.27	\$1,808.35	\$2,151.52	\$967.25	\$1,941.50	\$365.62	\$1,351.31
Oak	\$1,519.04	\$1,731.71	\$2,060.36	\$926.24	\$1,859.19	\$350.12	\$1,294.03
Spruce	\$1,398.79	\$1,594.60	\$1,897.22	\$852.91	\$1,711.98	\$322.37	\$1,191.60
Pine	\$1,298.79	\$1,494.60	\$1,847.22	\$802.91	\$1,661.98	\$292.37	\$1,141.60
Maple – Single	\$517.63	\$590.11	\$1,485.60	\$667.87	\$1,340.53	\$197.13	\$933.06
Maple – 2 Party	\$1,034.88	\$1,179.75					
Maple - Family	\$1,448.83	\$1,593.71					
Sequoia – Single	\$632.03	\$720.52	\$1,813.92	\$815.47	\$1,636.79	\$240.70	\$1,139.27
Sequoia – 2 Party	\$1,263.59	\$1,440.47					
Sequoia - Family	\$1,769.02	\$1,945.92					
* Retiree rate is per person, not composite.							

*Rates are composite for Active Employees and Retirees Under 65 on the Redwood, Oak, Spruce or Pine Plans. Rates for the Maple & Sequoia plans are based on a 3 tier system. Rates for Retirees 65+ are individual for each person enrolled on the plan. Rating may vary for employees or dependents who are Medicare eligible, but under age 65. Please contact the JPA at 707-445-7126 for assistance on properly rating these individuals.*



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## Helpful Rating Tips

Rate Category	Description
Basic Eligibility	All employees employed full-time <u>must</u> be enrolled in the plan. In order to qualify to be on any JPA plan, an employee must work at least .5 FTE. Employees working between .5 FTE and 1.0 FTE <u>may</u> enroll in the plan, but are not required to be enrolled.
Medicare Eligibility	Members and dependents that are eligible for Medicare should enroll in those programs on the 1st of the month in which they turn 65. They are encouraged to call the JPA, HICAP and the Social Security Administration for more guidance.
Active Employees	Use this rate for employees who are actively working. Once retired, you must notify the JPA of their change in status prior to the effective date.
Retirees Under 65	Use this rate for employees who have retired under CalPERS or CalSTRS. This rate will be used until both the member and their spouse are eligible for Medicare, due to either age or disability.
Retirees 65+ Without Medicare	This rate is for retired members who stay on the plan after age 65 and are not enrolled in coverage through Medicare. It is an individual rate for the member and their spouse, not composite.
Retirees 65+ with Medicare A & B	This rate is for members who stay on the plan after age 65 and have coverage through Medicare for Part A & Part B. It is an individual rate for the member and their spouse, not composite.
Retirees 65+ with Medicare A Only or B Only	This rate is for members who stay on the plan after age 65 and have coverage through Medicare for Part A or Part B only. It is an individual rate for the member and their spouse, not composite.
Eligible Dependent Children of Retirees	This rate is for dependents (not a spouse) of a retired member eligible for Medicare due to age or disability. It is an individual rate for each dependent, and is added to the premium for the member and/or spouse. Eligibility to stay on the plan after age 26 is only for handicapped dependents that were on the plan prior to turning 26.

*It is your responsibility to report to the JPA any member or dependent that is eligible for Medicare due to age or disability as failure to do so may cause them to be rated improperly.*

*This is designed as a tool for proper rating classification of employee plans. Rating may vary for employees or dependents who are Medicare eligible, but under age 65. Please contact the JPA at 707-445-7126 for assistance on properly rating these individuals.*