

RETIREE RATES FOR 2017 CITY OF BAKERSFIELD
Retiree Group Health Insurance Monthly Rates **Effective 1/1/2017**

BLUE SHIELD FEE FOR SERVICE - (Unblended)				(With or Without Medicare)		
BS	MEDICAL includes Prescriptions/Mental Health	NO VISION	SUB TOTAL	(*) LESS 42% SUBSIDY	SUB TOTAL	LESS CITY FORMULA
Single (F1)	\$1,048.38	No Benefit	\$1,048.38	\$440.32	\$608.06	See Below
Two Party (F2)	\$2,096.62	No Benefit	\$2,096.62	\$880.58	\$1,216.04	See Below
Family (F3)	\$3,144.96	No Benefit	\$3,144.96	\$1,320.88	\$1,824.08	See Below

KAISER HMO ~ UNDER 65 (Unblended)						
GROUP # 132733-1 (KP)	MEDICAL PREMIUM	MENTAL HEALTH	VISION CARE	SUB TOTAL	LESS CITY FORMULA	
Single Under 65 (K1)	\$1,245.38	Included	\$3.45	\$1,248.83	See Below	
Two Party Under 65 (K2)	\$2,490.76	Included	\$6.90	\$2,497.66	See Below	
Family Under 65 (K3)	\$3,524.42	Included	\$8.97	\$3,533.39	See Below	
At and over age 65 not eligible for this plan		N/A	N/A	N/A	N/A	

KAISER HMO ~ UNDER 65 HIGH DEDUCTIBLE PLAN (Unblended)						
GROUP # 132733-2 (KP)	MEDICAL PREMIUM	MENTAL HEALTH	VISION CARE	SUB TOTAL	LESS CITY FORMULA	
Single Under 65 (K11)	\$1,074.97	Included	\$3.45	\$1,078.42	See Below	
Two Party Under 65 (K12)	\$2,149.94	Included	\$6.90	\$2,156.84	See Below	
Family Under 65 (K13)	\$3,042.16	Included	\$8.97	\$3,051.13	See Below	
At and over age 65 not eligible for this plan		N/A	N/A	N/A	N/A	

MEDICARE ADVANTAGE PLANS					
MUST HAVE MEDICARE PART A & B	SINGLE MEDICAL PREMIUM		2 PARTY MEDICAL PREMIUM		LESS CITY FORMULA
Blue Shield Medicare Advantage #59E69K (SS)	\$327.29		\$654.58		See Below
Senior Advantage - Kaiser #132733-4 (SA)	\$214.22		\$428.44		See Below

Optional Retiree Dental Plan
UNITED CONCORDIA (DHMO) DENTAL PLAN

<u>Single</u>	<u>Two Party</u>	<u>Family</u>
\$15.85	\$28.85	\$44.60

City Formulas for Retired Employees Contributions

Condition of participation in the Retiree Medical

Miscellaneous, Supervisory & Management Employees hired before 4/1/96 must have 15 years of service with the City
 Miscellaneous, Supervisory & Management Employees hired between 4/1/96 & 2/22/06 must have 20 years of service with the City
 Miscellaneous, Supervisory & Management Employees hired after 2/22/06 may not participate in Retiree medical
 Safety Employees hired before 4/1/98 must have 15 years of service with the City
 Safety Employees hired between 4/1/98 & 5/5/06 Fire, 5/24/06 Police must have 20 years of service with the City
 Fire Safety Employees hired after 5/5/06 may not participate in the Retiree medical
 Police Safety Employees hired after 5/24/06 may not participate in the Retiree medical
 Employees retiring on a Disability may participate in the Retiree medical, and will receive their normal years of service or 8 years whichever is greater

Condition of receiving the 42% special contribution to the PPO plan (*)

Miscellaneous, Firefighters, Engineers, Supervisory & Management Employees hired after 4/1/96 do not receive the 42% special contribution
 Safety Employees hired after 4/1/98 do not receive the 42% special contribution

Medicare Part B refund

Retirees enrolled in a Medicare Risk plan may receive a Medicare Part B refund of up to \$42.50 providing they have sufficient years of service dollars

Year of Service Formula

Effective 1/1/89 - 3% of the lowest Single HMO premium to a maximum of 30 years
 2017 Lowest HMO rate - Kaiser Active High Ded. \$332.89 x 3% = **\$9.99 per year of service** 30 year maximum \$299.70

For further information contact Human Resources 661-326-3773

NOTE:

According to the Affordable Care Act (ACA) the maximum age for children on the Retiree plan is age 23. Children between the ages of 19-23 must be enrolled in school and earning 12 or more credits.