

CalPERS to SISC Family Medical Coverage Transition

1. Number of total faculty participants in the FA health plan
 - a. There are currently 425 full-time faculty of which 355 have elected to participate in the medical insurance program (leaving 70 who have opted out).
2. Number of participants who have elected cash in lieu.
 - a. There are currently 235 full-time faculty with total medical premiums costing less than what the College contributes on an annual basis (an in-pocket average of \$3,935.33 per year).
3. Number of participants who are out of pocket for family coverage in \$500 groups (i.e. less than \$500, \$500-\$1,000, \$1,000 to \$1,500 and over \$1,500)
 - a. As outlined in the figure below, there are currently 106 full-time faculty covering their families (3+ party) for medical insurance. Of those, 3 have selected a plan that actually allows them to cover their family with no out-of-pocket cost (HealthNet Salud Y Mas). The remaining 103 faculty all pay more than \$1,500 out-of-pocket annually (an average of \$9,390). Broken out in \$5,000 increments: 6 pay less than \$5,000, 59 pay between \$5,000 and \$10,000, 35 pay between \$10,000 and \$15,000, 3 pay more than \$15,000.

Ranges	# Faculty
1. More than \$0 Less than \$5,000	6
2. More than \$5,000 less than \$10,000	59
3. More than \$10,000 less than \$15,000	35
4. More than \$15,000 less than \$20,000	3
Zero Out of Pocket	3
Grand Total	106

4. Same item as #3 above but if coverage was under SISC.
 - a. As outlined in the figure below, there are currently 106 full-time faculty covering their families (3+ party) for medical insurance. Of those, 45 have selected a plan that would allow them to cover their family with no out-of-pocket cost (Kaiser). The remaining 61 faculty would pay less than \$3,500 out-of-pocket annually (an average of \$1,580.85). Broken out in \$500 increments: 10 pay between \$500 and \$1,000, 5 pay between \$1,000 and \$1,500, 44 pay between \$1,500 and \$2,000, and 2 pay between \$3,000 and \$3,500*.

Ranges	# Faculty
1. More than \$500 Less than \$1,000	10
2. More than \$1,000 less than \$1,500	5
3. More than \$1,500 less than \$2,000	44
4. More than \$3,000 less than \$3,500	2
Zero Out of Pocket	45
Grand Total	106

* Based on 2019 Kaiser annual composite rate of \$15,300.

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5. Current and projected future college allowance for health care coverage.

a. See below.

FY Ending	Amount
6/30/2009	12,000
6/30/2010	9,745
6/30/2011	9,745
6/30/2012	10,500
6/30/2013	10,500
6/30/2014	12,000
6/30/2015	11,366
6/30/2016	11,821
6/30/2017	11,921
6/30/2018	12,159
6/30/2019	12,159

Notes:

- The 3 employees who have selected a plan under CalPERS allowing them to cover their family with no out-of-pocket cost (HealthNet Salud Y Mas) will pay \$900 annually for an equivalent plan under SISC (Anthem Select Classic).
- All rates and calculations are based on 2019 CalPERS tiered rates (current) and 2019 SISC composite plan rates (previously proposed).
- Average family savings \$8,210.63 if moved to SISC.
- The above figures do not include dental, vision, life insurance which are mandatory elections.