

Benefits Administration  
Los Angeles Unified School District

**2020 Rates - COBRA Retiree**

(All rates are WITH the 2% COBRA administration charge)

**Note: These rates are effective January 1, 2020 and will be updated for January 1, 2021**

Medical Plans	Under 65			65 and Over		
	Single Coverage	Member +1	Family Coverage	Single Coverage	Member +1	Family Coverage
Kaiser	862.69	1,725.39	2,441.43	1	1	1
Health Net	981.65	2,110.55	2,895.88			
Health Net Medicare Advantage <sup>2</sup>				N/A	N/A	N/A
*Anthem HMO Select in CA <sup>3</sup>	936.00	1,871.99	2,807.99			
*Anthem EPO E3 in CA - Under 65 <sup>4</sup>	908.07	1,816.14	2,724.21			
*Anthem EPO E3 Out of CA - Under 65 <sup>4</sup>	908.07	1,816.14	2,724.21			
*Anthem EPO E3 In CA and Out of CA - Over 65 <sup>4</sup>				654.00	1,308.00	1,962.02
*Anthem Preferred PPO In CA and Out of CA - Over 65 <sup>5</sup>				N/A	N/A	N/A
<b>Dental Plans</b>	<b>Premium same for under and over 65</b>					
	Single Coverage	Member +1	Family Coverage			
United Concordia PPO	79.58	153.53	272.21			
Delta Dental HMO	14.83	28.48	45.58			
Western Dental HMO	12.06	23.41	32.91			
Western Dental Plus Plan HMO	13.84	26.88	37.77			
<b>Vision Plans</b>	<b>Premium same for under and over 65</b>					
	Single Coverage	Member +1	Family Coverage			
VSP Select Network	3.86	7.69	12.38			
EyeMed Vision Care	4.61	8.73	12.82			

<sup>1</sup> Per Kaiser, rates at age 65 and over vary depending on the enrollees individual circumstance (i.e. under/over 65 at enrollment, Medicare eligible at enrollment, etc.)

<sup>2</sup> Per Health Net, Medicare Advantage "COBRA" rate is not provided because it is not appropriate.

<sup>3</sup> Includes Capitation and estimated claims cost (including hearing aid benefit)

<sup>4</sup> Includes estimated claims cost (including hearing aid benefit)

<sup>5</sup> Preferred PPO "COBRA" rate is not provided because it is not applicable.

\*All Anthem premiums include prescription and mental health benefits costs

**NOTE: We are providing tiered COBRA rates as requested by the District and provided by the Carriers**