

Carmel Unified School District  
Health Welfare Rates Effective January 1, 2022

<b>PPO \$25 Active Employees All Groups</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Employee's Annual Cost</b>	<b>11 mo deduction for Employee</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	13,068.00	<b>11,588.00</b>	1,480.00	<b>134.55</b>	965.67	<b>1,089.00</b>	-
Employee + 1	26,064.00	<b>15,887.00</b>	10,177.00	<b>925.18</b>	1,323.92	<b>2,172.00</b>	1,316.00
Full Family	33,852.00	<b>19,758.00</b>	14,094.00	<b>1,281.27</b>	1,646.50	<b>2,821.00</b>	2,024.00
Purchase Full Family when qualify for EE+1 only							1,633.18

<b>PPO \$30 Active Employees All Groups</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Employee's Annual Cost</b>	<b>11 mo deduction for Employee</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	11,856.00	<b>11,516.00</b>	340.00	<b>30.91</b>	959.67	<b>988.00</b>	-
Employee + 1	23,652.00	<b>15,755.00</b>	7,897.00	<b>717.91</b>	1,312.92	<b>1,971.00</b>	1,103.27
Full Family	30,732.00	<b>19,590.00</b>	11,142.00	<b>1,012.91</b>	1,632.50	<b>2,561.00</b>	1,746.91
Purchase Full Family when qualify for EE+1 only							1,361.55

<b>PPO \$40 Active Employees All Groups</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Employee's Annual Cost</b>	<b>11 mo deduction for Employee</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	11,232.00	<b>11,232.00</b>	-	-	936.00	<b>936.00</b>	-
Employee + 1	22,428.00	<b>15,695.00</b>	6,733.00	<b>612.09</b>	1,307.92	<b>1,869.00</b>	1,017.82
Full Family	29,112.00	<b>19,506.00</b>	9,606.00	<b>873.28</b>	1,625.50	<b>2,426.00</b>	1,625.45
Purchase Full Family when qualify for EE+1 only							1,219.73

<b>PPO \$50 Active Employees All Groups</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Employee's Annual Cost</b>	<b>11 mo deduction for Employee</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	10,536.00	<b>10,892.00</b>	-	-	878.00	<b>878.00</b>	-
Employee + 1	21,048.00	<b>15,623.00</b>	5,425.00	<b>493.19</b>	1,301.92	<b>1,754.00</b>	923.27
Full Family	27,336.00	<b>19,410.00</b>	7,926.00	<b>720.55</b>	1,617.50	<b>2,278.00</b>	1,494.91
Purchase Full Family when qualify for EE+1 only							1,064.82

<b>PPO \$60</b> Active Employees All Groups	2022 Calendar Yr. Premium	District Contribution Cap	Employee's Annual Cost	<b>11 mo deduction for Employee</b>	12 mo deduction for ER	12 month rate for coverage	11 mo rate to purch add'tnl	
<b>Medical</b>								
Employee	9,492.00	<b>10,892.00</b>	-	-	791.00	<b>791.00</b>	-	
Employee + 1	18,864.00	<b>15,503.00</b>	3,361.00	<b>305.55</b>	1,291.92	<b>1,572.00</b>	724.73	
Full Family	24,528.00	<b>19,266.00</b>	5,262.00	<b>478.36</b>	1,605.50	<b>2,044.00</b>	1,239.64	
Purchase Full Family when qualify for EE+1 only								820.45

<b>PPO SELECT</b> Active Employees All Groups	2022 Calendar Yr. Premium	District Contribution Cap	Employee's Annual Cost	<b>11 mo deduction for Employee</b>	12 mo deduction for ER	12 month rate for coverage	11 mo rate to purch add'tnl	
<b>Medical</b>								
Employee	8,484.00	<b>10,892.00</b>	-	-	707.00	<b>707.00</b>	-	
Employee + 1	16,896.00	<b>15,395.00</b>	1,501.00	<b>136.45</b>	1,282.92	<b>1,408.00</b>	545.82	
Full Family	21,948.00	<b>19,134.00</b>	2,814.00	<b>255.82</b>	1,594.50	<b>1,829.00</b>	1,005.09	
Purchase Full Family when qualify for EE+1 only								595.73

<b>Complete Care</b> Active Employees All Groups	<b>SEE FLYER FOR QUALIFICATION</b> <b>\$428 Per Month 100% District Paid</b>						
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<b>All Groups &amp; Retirees</b>	2022 Calendar Yr. Premium	District Contribution Cap	Employee's Annual Cost	11 mo deduction for Employee	12 mo deduction for ER	12 month rate for coverage	11 mo rate to purch add'tnl	
<b>Dental</b>								
Employee	708.00	708.00	-		<b>59.00</b>	<b>59.00</b>		
Employee + 1	1,284.00	1,284.00	-		<b>107.00</b>	<b>107.00</b>	52.36	
Full Family	2,112.00	2,112.00	-		<b>176.00</b>	<b>176.00</b>	127.64	
Purchase Full Family when qualify for EE+1 only								75.27

<b>All Groups &amp; Retirees</b>	2022 Calendar Yr. Premium	District Contribution Cap	Employee's Annual Cost	11 mo deduction for Employee	12 mo deduction for ER	12 month rate for coverage	11 mo rate to purch add'tnl	
<b>Vision</b>								
Employee	132.00	132.00	-		<b>11.00</b>	<b>11.00</b>		
Employee + 1	192.00	192.00	-		<b>16.00</b>	<b>16.00</b>	5.45	
Full Family	348.00	348.00	-		<b>29.00</b>	<b>29.00</b>	19.64	
Purchase Full Family when qualify for EE+1 only								14.18

<b>PPO \$25 All Groups Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purchase add'tnl</b>
Medical							
Employee	13,032.00	<b>11,588.00</b>	1,444.00	<b>120.33</b>	<b>965.67</b>	<b>1,086.00</b>	
Employee + 1	26,028.00	<b>15,887.00</b>	10,141.00	<b>845.08</b>	<b>1,323.92</b>	<b>2,169.00</b>	1,203.33
Full Family	33,816.00	<b>19,758.00</b>	14,058.00	<b>1,171.50</b>	<b>1,646.50</b>	<b>2,818.00</b>	1,852.33
Purchase Full Family when qualify for EE+1 only							1,494.08

<b>PPO \$30 All Groups Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purchase add'tnl</b>
Medical							
Employee	11,820.00	<b>11,516.00</b>	304.00	<b>25.33</b>	<b>959.67</b>	<b>985.00</b>	
Employee + 1	23,616.00	<b>15,755.00</b>	7,861.00	<b>655.08</b>	<b>1,312.92</b>	<b>1,968.00</b>	1,008.33
Full Family	30,696.00	<b>19,590.00</b>	11,106.00	<b>925.50</b>	<b>1,632.50</b>	<b>2,558.00</b>	1,598.33
Purchase Full Family when qualify for EE+1 only							1,245.08

<b>PPO \$40 All Groups Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purchase add'tnl</b>
Medical							
Employee	11,196.00	<b>11,232.00</b>	-	<b>-</b>	<b>933.00</b>	<b>933.00</b>	
Employee + 1	22,392.00	<b>15,695.00</b>	6,697.00	<b>558.08</b>	<b>1,307.92</b>	<b>1,866.00</b>	930.00
Full Family	29,076.00	<b>19,506.00</b>	9,570.00	<b>797.50</b>	<b>1,625.50</b>	<b>2,423.00</b>	1,487.00
Purchase Full Family when qualify for EE+1 only							1,115.08

<b>PPO \$50 All Groups Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purchase add'tnl</b>
Medical							
Employee	10,500.00	<b>10,892.00</b>	-	<b>-</b>	<b>875.00</b>	<b>875.00</b>	
Employee + 1	21,012.00	<b>15,623.00</b>	5,389.00	<b>449.08</b>	<b>1,301.92</b>	<b>1,751.00</b>	843.33
Full Family	27,300.00	<b>19,410.00</b>	7,890.00	<b>657.50</b>	<b>1,617.50</b>	<b>2,275.00</b>	1,367.33
Purchase Full Family when qualify for EE+1 only							973.08

<b>PPO \$60 All Groups Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	9,456.00	<b>10,892.00</b>	-	-	<b>788.00</b>	<b>788.00</b>	
Employee + 1	18,828.00	<b>15,503.00</b>	3,325.00	<b>277.08</b>	<b>1,291.92</b>	<b>1,569.00</b>	661.33
Full Family	24,492.00	<b>19,266.00</b>	5,226.00	<b>435.50</b>	<b>1,605.50</b>	<b>2,041.00</b>	1,133.33
Purchase Full Family when qualify for EE+1 only							749.08

<b>PPO SELECT Retiree's less than 65 Yrs old/ W/O Medicare</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Premium Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo District Cost</b>	<b>12 month rate for coverage</b>	<b>12 mo rate to purch add'tnl</b>
<b>Medical</b>							
Employee	8,448.00	<b>10,892.00</b>	-	-	<b>704.00</b>	<b>704.00</b>	
Employee + 1	16,860.00	<b>15,395.00</b>	1,465.00	<b>122.08</b>	<b>1,282.92</b>	<b>1,405.00</b>	497.33
Full Family	21,912.00	<b>19,134.00</b>	2,778.00	<b>231.50</b>	<b>1,594.50</b>	<b>1,826.00</b>	918.33
Purchase Full Family when qualify for EE+1 only							543.08

<b>All Groups &amp; Retirees</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Dental</b>							
Employee	708.00	708.00	-		<b>59.00</b>	<b>59.00</b>	
Employee + 1	1,284.00	1,284.00	-		<b>107.00</b>	<b>107.00</b>	52.36
Full Family	2,112.00	2,112.00	-		<b>176.00</b>	<b>176.00</b>	127.64
Purchase Full Family when qualify for EE+1 only							75.27

<b>All Groups &amp; Retirees</b>	<b>2022 Calendar Yr. Premium</b>	<b>District Contribution Cap</b>	<b>Retiree's Annual Cost</b>	<b>Monthly Premium Cost for RE 12 mos</b>	<b>12 mo deduction for ER</b>	<b>12 month rate for coverage</b>	<b>11 mo rate to purch add'tnl</b>
<b>Vision</b>							
Employee	132.00	132.00	-	-	<b>11.00</b>	<b>11.00</b>	
Employee + 1	192.00	192.00	-	-	<b>16.00</b>	<b>16.00</b>	5.45
Full Family	348.00	348.00	-	-	<b>29.00</b>	<b>29.00</b>	19.64
Purchase Full Family when qualify for EE+1 only							14.18