



Santa Monica Community College District

Office of Human Resources

2025 Premium Rates – Active Employees

Effective Date: January 1, 2025 – December 31, 2025

<b>CaIPERS MEDICAL PLANS (REGION 3: Los Angeles, Riverside, &amp; San Bernardino)</b>						
<b>Academic Administrators, Board of Trustees, Classified Employees, Classified Managers, Confidential Employees, Full-time Faculty, Personnel Commissioners, &amp; Police Officers</b>						
<b>Plan Name</b>		<b>Coverage Level</b>	<b>Plan Code</b>	<b>Monthly Rate</b>	<b>Tenthly Rate</b>	<b>Tenthly EE Contribution</b>
<b>P P O  P L A N S</b>	<b>PERS Platinum</b>	Single	6591	\$1,263.73	<b>\$1,516.48</b>	<b>\$0.00</b>
		Two-Party	6592	\$2,527.46	<b>\$3,032.95</b>	<b>\$0.00</b>
		Family	6593	\$3,285.70	<b>\$3,942.84</b>	<b>\$0.00</b>
	<b>PERS Gold</b>	Single	6501	\$868.15	<b>\$1,041.78</b>	<b>\$0.00</b>
		Two-Party	6502	\$1,736.30	<b>\$2,083.56</b>	<b>\$0.00</b>
		Family	6503	\$2,257.19	<b>\$2,708.63</b>	<b>\$0.00</b>
<b>H M O  P L A N S</b>	<b>Anthem Blue Cross Select</b>	Single	5081	\$916.88	<b>\$1,100.26</b>	<b>\$0.00</b>
		Two-Party	5082	\$1,833.76	<b>\$2,200.51</b>	<b>\$0.00</b>
		Family	5083	\$2,383.89	<b>\$2,860.67</b>	<b>\$0.00</b>
	<b>Anthem Blue Cross Traditional</b>	Single	5111	\$1,065.46	<b>\$1,278.55</b>	<b>\$0.00</b>
		Two-Party	5112	\$2,130.92	<b>\$2,557.10</b>	<b>\$0.00</b>
		Family	5113	\$2,770.20	<b>\$3,324.24</b>	<b>\$0.00</b>
	<b>Blue Shield Access Plus</b>	Single	5271	\$828.48	<b>\$994.18</b>	<b>\$0.00</b>
		Two-Party	5272	\$1,656.96	<b>\$1,988.35</b>	<b>\$0.00</b>
		Family	5273	\$2,154.05	<b>\$2,584.86</b>	<b>\$0.00</b>
	<b>Blue Shield Trio</b>	Single	4521	\$738.11	<b>\$885.73</b>	<b>\$0.00</b>
		Two-Party	4522	\$1,476.22	<b>\$1,771.46</b>	<b>\$0.00</b>
		Family	4523	\$1,919.09	<b>\$2,302.91</b>	<b>\$0.00</b>
	<b>Health Net Salud y Más</b>	Single	5321	\$714.40	<b>\$857.28</b>	<b>\$0.00</b>
		Two-Party	5322	\$1,428.80	<b>\$1,714.56</b>	<b>\$0.00</b>
		Family	5323	\$1,857.44	<b>\$2,228.93</b>	<b>\$0.00</b>
	<b>Kaiser Permanente CA</b>	Single	5351	\$926.52	<b>\$1,111.82</b>	<b>\$0.00</b>
		Two-Party	5352	\$1,853.04	<b>\$2,223.65</b>	<b>\$0.00</b>
		Family	5353	\$2,408.95	<b>\$2,890.74</b>	<b>\$0.00</b>
<b>United HealthCare Alliance</b>	Single	5781	\$866.40	<b>\$1,039.68</b>	<b>\$0.00</b>	
	Two-Party	5782	\$1,732.80	<b>\$2,079.36</b>	<b>\$0.00</b>	
	Family	5783	\$2,252.64	<b>\$2,703.17</b>	<b>\$0.00</b>	
<b>United HealthCare Signature Harmony</b>	Single	4751	\$756.28	<b>\$907.54</b>	<b>\$0.00</b>	
	Two-Party	4752	\$1,512.56	<b>\$1,815.07</b>	<b>\$0.00</b>	
	Family	4753	\$1,966.33	<b>\$2,359.60</b>	<b>\$0.00</b>	

- Full-time Employees (35+ hrs/wk), the District pays 100% of the medical premium for the employee and eligible dependents.
- Part-time Employees (20-34 hrs/wk) and Full-time Faculty working a reduced full-time load, the District contributes a pro-rated amount towards the employee and eligible dependents medical coverage based on the employee's Full-time Equivalency.



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<b>Non-PERS MEDICAL PLAN - KAISER PERMANENTE</b>					
<b>Adjunct Faculty &amp; Project Managers</b>					
<b>2024 PLAN YEAR</b>					
Note: The Non-PERS Medical Plan rates below are for the 2024 Plan Year. Rates for the 2025 plan year are pending.					
Coverage Level	Monthly Rate	Tenthly Rate	Tenthly EE Contribution	Eighthly Rate	Eighthly EE Contribution
Single	\$1,047.99	\$1,257.59	--	\$1,571.99	--
Two-Party	\$2,095.98	\$2,515.18	--	\$3,143.97	\$1,571.98
Family	\$2,965.79	\$3,558.95	--	\$4,448.69	\$2,876.70
<ul style="list-style-type: none"> <li>Project Managers - The District pays 100% of the premium for medical coverage for employees/dependents. Project Managers working 20-34 hrs/wk, the District contributes a pro-rated amount towards the employee and eligible dependents medical coverage based on the employee's Full-time Equivalency.</li> <li>Adjunct Faculty – The District pays 100% of premiums for single-level medical coverage only. Medical coverage for eligible dependents can be purchased.</li> <li>Adjunct Faculty- Eighthly Rate and Project Managers – Tenthly Rate</li> </ul>					

<b>DELTA DENTAL PLAN</b>		
Plan Name	Composite Tenthly Rate	Composite Eighthly Rate
Delta Dental - PPO	\$137.33	171.66
Delta Care USA - HMO	\$45.45	\$56.81
<ul style="list-style-type: none"> <li>Classified Employees, Classified Managers, Confidential Employees, Academic Administrators, Full-time Faculty, &amp; Project Managers, the District pays 100% of the dental premium for the employee and eligible dependents.</li> <li>Classified Employees, Classified Managers, Confidential Employees, Academic Administrator, &amp; Project Managers working 20-34 hrs/wk and Full-time Faculty working a reduced full-time load, the District contributes a pro-rated amount towards the employee and eligible dependents dental coverage based on the employee's Full-time Equivalency.</li> <li>Adjunct Faculty can purchase dental coverage for the employee and eligible dependents (Eighthly Rate).</li> </ul>		

<b>VSP VISION PLAN</b>		
Coverage Level	Tenthly Rate	Eighthly Rate
Single	\$14.65	\$18.31
Two-Party	\$23.47	\$29.34
Family	\$33.34	\$41.68
<ul style="list-style-type: none"> <li>Classified Employees, Classified Managers, Confidential Employees, Academic Administrators, &amp; Full-time Faculty, the District pays 100% of the vision premium for the employee and eligible dependents.</li> <li>Classified Employees, Classified Managers, Confidential Employees, &amp; Academic Administrators working 20-34 hrs/wk and Full-time Faculty working a reduced full-time load, the District contributes a pro-rated amount towards the employee and eligible dependents vision coverage based on the employee's Full-time Equivalency.</li> <li>Adjunct Faculty can purchase vision coverage for the employee and eligible dependents (Eighthly Rate).</li> </ul>		

**Important:**

- Employees who contribute towards the cost of their health care coverage will have their premium contributions deducted from their paycheck on a pre-tax basis. Employees may waive the pre-tax option by completing the ***Pre-Tax Health Premium Waiver Form***.
- If a deduction is missed due to insufficient earnings, it is still the employee's responsibility to ensure that their premium payment is received in order to avoid cancellation of coverage.