

OFFICE OF THE SUPERINTENDENT

5735 47th Avenue • Sacramento, CA 95824 (916) 643-9000 • FAX (916) 399-2058

Jorge A. Aguilar, Superintendent

May 21, 2019

BOARD OF EDUCATION

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Rachel Halbo Student Board Member Sent Via Email (dfisher@saccityta.com)

David Fisher
President, Sacramento City Teachers Association
5300 Elvas Avenue
Sacramento, CA 95819

Re: Meeting with CECHCR on Health Plan Savings

Dear Mr. Fisher:

I would like to invite you to a meeting with representatives from the California Education Coalition for Health Care Reform this Friday, May 24, 2019 scheduled for 9:30 a.m. at the Serna Center, to examine health plan changes and timelines for such changes. As you know, the District has been working with labor partners since January 2018 to make these plan changes and achieve significant savings to the District while still providing comparable and affordable health plans to our employees.

We have attempted to work with SCTA on plan changes to move away from the high-cost HealthNet plan so those dollars stop going to them to fully cover SCTA unit member health benefit costs for more than 550 members and their families at a cost of nearly \$35,000 per member. Unfortunately, because SCTA has been unwilling to participate in these discussions with CECHCR, potential savings that could be used for our students will again, for at least a portion of the 2019-20 fiscal year, go to HealthNet because the time to make provider changes before the start of that school year has passed. We are again requesting that all of our labor partners join us in this meeting so that we can evaluate the plan choices that CECHCR has prepared for us and consider timelines for implementation as soon as possible.

In addition, we want to inform you of the enclosed information we have recently received from Keenan regarding our renewal of our current healthcare plans beginning on July 1, 2019. In particular, you will note that the 2019-2020 plan rates have changed by approximately +4% for Kaiser and -6% for HealthNet. Also, Keenan has shared that HealthNet is offering an additional plan at a cost savings to the District called HealthNet SmartCare. The SmartCare plan will be offered in addition to the current HealthNet plan so no changes to plans will be required by employees. Rather, they will have the option of choosing this plan at a cost savings to the District. We will be sending out Open Enrollment information regarding this new option in the coming days. We would be happy to reach out to Keenan and schedule a meeting should SCTA have any questions about the HealthNet SmartCare plan. We believe this meeting with CECHCR is a critical step to exploring health plan options as we continue to work to move our District forward in these critical times and look forward to your participation.

Sincerely

Jorge A. Aguilar Superintendent

Attachments



Renewal Summary - July 1, 2019 - June 30, 2020

						% Change
Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	over Current
	•	•	•			
Kaiser HMO	212	Certificated Active Employees & Early Retirees	Single	\$607.58	\$630.95	3.85%
Tanger Time	212	Early redices	Two-Party	\$1,215.16	\$1,261.90	3. 03 / 0
			Family	\$1,719.46	\$1,785.58	
Kaiser Senior Advantage						
НМО	212	Certificated Retirees w/A&B	Single	\$348.09	\$352.72	1.33%
	212	Certificated Retirees w/B Only	Single	\$658.09	\$662.72	0.70%
Kaiser Senior Advantage						
HMO - Unassigned		Unassigned - Neither Part A nor B	Single	\$1,966.62	\$2,043.74	3.92%
_		Unassigned with Part A and B	Single	\$1,555.97	\$1,633.09	4.96%
		Unassigned with Part A Only	Single	\$1,555.97	\$1,633.09	4.96%
		Unassigned with Part B Only	Single	\$1,966.62	\$2,043.74	3.92%
Mixed Medicare Rates	3					
Subscriber with Medicare				\$348.09	\$352.72	1.33%
Subscriber with Medicare + Sp	ouse Non-Medicare			\$955.67	\$983.67	2.93%
Subscriber Medicare A Only +	Spouse with Medicare			\$1,904.06	\$1,985.81	4.29%
Subscriber Medicare B Only +	Spouse with Medicare			\$1,006.18	\$1,015.44	0.92%
Subscriber Medicare B Only +	Spouse with Medicare B Only			\$1,316.18	\$1,325.44	0.70%
Subscriber Non-Medicare + Sp	ouse with Medicare			\$955.67	\$983.67	2.93%
Subscriber with Medicare + Spe	ouse with Medicare			\$696.18	\$705.44	1.33%
Subscriber with Medicare + Ch	ild Non-Medicare			\$955.67	\$983.67	2.93%
Subscriber with Medicare + Ch	ildren Non-Medicare			\$1,459.97	\$1,507.35	3.25%
Subscriber with Medicare + Spe	ouse with Medicare + Child N	on-Medicare		\$1,200.48	\$1,229.12	2.39%
Subscriber with Medicare + Spe	ouse Non-Medicare + Child N	Ion-Medicare		\$1,459.97	\$1,507.35	3.25%
Subscriber Non-Medicare + Sp	oouse with Medicare + Child N	on-Medicare		\$1,459.97	\$1,507.35	3.25%
Subscriber with Medicare + Spe	ouse with Medicare + Children	n Non-Medicare		\$1,200.48	\$1,229.12	2.39%
Subscriber with Medicare + Spe	ouse Non-Medicare + Children	n Non-Medicare		\$1,459.97	\$1,507.35	3.25%
Subscriber Non-Medicare + Sp	ouse with Medicare + Children	n Non-Medicare		\$1,459.97	\$1,507.35	3.25% Keenar CA Licer

Page 1 of 5 5/16/2019



Renewal Summary - July 1, 2019 - June 30, 2020

Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
HealthNet HMO	699 2 9T	Active Employees	Single	\$986.54	\$927.35	-6.00%
			Two-Party	\$1,973.06	\$1,854.68	
			Family	\$2,791.89	\$2,624.38	
HealthNet HMO	69929H	COBRA Participants	Single	\$1,006.27	\$945.90	-6.00%
		-	Two-Party	\$2,012.52	\$1,891.77	
			Family	\$2,847.73	\$2,676.87	
HealthNet HMO	69929X	Early Retirees	Single	\$986.54	\$927.35	-6.00%
		•	Two-Party	\$1,973.06	\$1,854.68	
			Family	\$2,791.89	\$2,624.38	
HealthNet EPO	22212A	Active Employees	Single	\$1,181.02	\$1,110.16	-6.00%
		. ,	Two-Party	\$2,362.02	\$2,220.30	
			Family	\$3,342.27	\$3,141.73	
	CA - N6625B					
HealthNet PPO	OOS - 17720B	2 Party + 1 or more OOA Dep	Single	\$818.81	\$769.68	-6.00%
		•	Two-Party	\$818.81	\$769.68	
			Family	\$818.81	\$769.68	
	CA - N6625C					
HealthNet PPO	OOS - 17720C	Fam + 1 or more OOA Dep	Single	\$1,805.35	\$1,697.03	-6.00%
			Two-Party	\$1,805.35	\$1,697.03	
			Family	\$1,805.35	\$1,697.03	
	CA - N6625D					
HealthNet PPO	OOS - 17720D	EE+2 or more OOA Dep	Single	\$1,805.35	\$1,697.03	-6.00%
			Two-Party	\$1,805.35	\$1,697.03	
			Family	\$1,805.35	\$1,697.03	
	CA - N6625E					
HealthNet PPO	OOS - 17720E	Early Retirees	Single	\$1,869.31	\$1,757.15	-6.00% Keen
			Two-Party	\$3,738.58	\$3,514.26	CA Lie
			Family	\$5,290.12	\$4, 972.70	

Keenan & Associates A License # 0451271 Page 2 of 5 5/16/2019



Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
HealthNet HMO Medicare	-	Retirees with Partial Medicare	•			
COB	69929P	Part A or B	Single	\$1,068.91	\$1,104.91	3.37%
			Two-Party	\$2,137.82	\$2,209.82	
HealthNet PPO Medicare		Retirees with Partial Medicare				
COBOOS	17720P	Part A or B	Single	\$1,221.16	\$1,255.42	2.81%
			Two-Party	\$2,442.32	\$2,510.84	
			Family	\$3,663.48	\$3,766.26	
		Retirees with Medicare Parts A &				
HealthNet Seniority Plus	57211S	В	Single	\$570.04	\$389.29	-31.71%
			Two-Party	\$1,140.08	\$778.58	



Renewal Summary - July 1, 2019 - June 30, 2020

Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
	<u> </u>	UARY 1, 2019 - DECEMBER 31, 2				
United Healthcare - Medicare						
Part D	N/A	Retirees with Medicare Part A & B	Single	\$272.06	\$266.62	-2.00%
		Classified, Management Employees -				
Delta Dental	6428-0102, 0106	Active	Single	\$66.63	\$60.15	-9.73%
			Two-Party	\$133.26	\$120.29	
			Family	\$188.56	\$170.21	
		Classified, Management Employees -				
Delta Dental	6428-0112, 0116	COBRA	Single	\$66.63	\$60.15	-9.73%
			Two-Party	\$133.26	\$120.29	
			Family	\$188.56	\$170.21	
Delta Dental	6428-0104, 0107, 0109	All Retirees	Single	\$66.63	\$60.15	-9.73%
			Two-Party	\$133.26	\$120.29	
			Family	\$188.56	\$170.21	
Delta Dental	6428-0101	Certificated Employees - Active	Single	\$66.79	\$60.29	-9.73%
		- •	Two-Party	\$133.58	\$120.58	
			Family	\$189.01	\$170.62	
Delta Dental	6428-0111	Certificated Employees - COBRA	Single	\$66.79	\$60.29	-9.73%
		- •	Two-Party	\$133.58	\$120.58	
			Family	\$189.01	\$170.62	
Premier Access Dental - PPO		Certificated Active Employees & Early				
Plan	16636	Retirees	Single	\$65.25	\$65.25	0.00%
			Two-Party	\$120.97	\$120.97	
			Family	\$173.95	\$173.95	
Premier Access Dental - DHMO						
Plan	16636	Certificated Retirees	Single	\$27.37	\$27.37	0.00%
			Two-Party	\$49.27	\$49.27	
			Family	\$82.10	\$82.10	(

Xeenan & Associates A License # 0451271 Page 4 of 5 5/16/2019



Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
Vision Service Plan	407301	Certificated - Employee Only Plan	Composite	\$23.16	\$21.84	-5.69%
		Certificated - Family Plan	Composite	\$15.37	\$14.50	-5.69%
Vision Service Plan	407301-0053, 0054, 0055	Classified - \$10 Copay	Single	\$6.53	\$6.16	-5.69%
			Two-Party	\$13.05	\$12.31	
			Family	\$21.75	\$20.51	
Vision Service Plan	407301-0059, 0060, 0061	Management - \$20 Copay	Single	\$10.53	\$9.93	-5.69%
			Two-Party	\$21.06	\$19.86	
			Family	\$36.67	\$34.58	
Vision Service Plan	407301-0062	Safety Program	Single	\$6.53	\$6.16	-5.69%
			Two-Party	\$13.05	\$12.31	
			Family	\$21.75	\$20.51	
Sun Life - Basic Life & AD&D		Certificated/Classified Employees =		\$0.110/\$1000;	\$0.110/\$1000;	
**	238103	\$10,000	Employee Only	\$1.10/EE	\$1.10/EE	0.00%
				\$0.110/\$1000;	\$0.110/\$1000;	
** Rates Guaranteed through 12/31/.	2019	Management Employees = \$125,000 Certificated/Classified Retirees =	Employee Only	\$13.75/EE	\$13.75/EE	0.00%
		\$1,000	Retiree Only	\$1.40	\$1.40	0.00%
		Dependent Life - All Active	•			
		Employees = \$1,500	Dep Two	\$0.44	\$0.44	0.00%
			Dep Family	\$0.63	\$0.63	0.00%
		Dependent Life - Retirees = \$500	Dep Two	\$0.44	\$0.44	0.00%
			Dep Family	\$0.63	\$0.63	0.00%
		Supplemental Life - Classified/Management Employees =	Employee Oule	\$0.528/\$1000; \$7.92/EE	\$0.528/\$1000; \$7.92/EE	0.000/
		\$15,000	Employee Only	> /.92/ EE	\$/.92/EE	0.00%

Sacramento City Unified School District

Midpoints and Opt Out Rates - Effective: July 1, 2019 - June 30, 2020

	July 1, 2018 - June 30, 2019 Renewal Midpoints	July 1, 2019 - June 30, 2020 Renewal Midpoints
	Employee Only	Employee Only
Active	\$797.06	\$779.15
	Kaiser \$607.58 + Health Net \$986.54/2 = \$797.06	Kaiser \$630.95 + Health Net \$927.35/2 = \$779.15
Medicare Risk	\$459.07	\$371.00
	Kaiser SA \$348.09 + Health Net \$570.04/2 = \$459.07	Kaiser SA \$352.72 + Health Net \$389.29/2 = \$371.00
Early Retiree	\$797.06	\$779.15
	Kaiser \$607.58 + Health Net \$986.54/2 = \$797.06	Kaiser \$630.95 + Health Net \$927.35/2 = \$779.15
Opt-Out Amount	\$342,20	\$321.55
	(\$797.06 + \$459.07 + \$797.06 = \$2,053.19/3/2= \$342.20)	(\$779.15 + \$371.00 + \$779.15 = \$1,929.30/3/2 =\$321.55)



Renewal Summary - July 1, 2019 - June 30, 2020

						% Change
Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	over Current
	•	•	•			
Kaiser HMO	212	Certificated Active Employees & Early Retirees	Single	\$607.58	\$630.95	3.85%
Tanger Time	212	Early redices	Two-Party	\$1,215.16	\$1,261.90	3. 03 / 0
			Family	\$1,719.46	\$1,785.58	
Kaiser Senior Advantage						
НМО	212	Certificated Retirees w/A&B	Single	\$348.09	\$352.72	1.33%
	212	Certificated Retirees w/B Only	Single	\$658.09	\$662.72	0.70%
Kaiser Senior Advantage						
HMO - Unassigned		Unassigned - Neither Part A nor B	Single	\$1,966.62	\$2,043.74	3.92%
_		Unassigned with Part A and B	Single	\$1,555.97	\$1,633.09	4.96%
		Unassigned with Part A Only	Single	\$1,555.97	\$1,633.09	4.96%
		Unassigned with Part B Only	Single	\$1,966.62	\$2,043.74	3.92%
Mixed Medicare Rates	3					
Subscriber with Medicare				\$348.09	\$352.72	1.33%
Subscriber with Medicare + Sp	ouse Non-Medicare			\$955.67	\$983.67	2.93%
Subscriber Medicare A Only +	Spouse with Medicare			\$1,904.06	\$1,985.81	4.29%
Subscriber Medicare B Only +	Spouse with Medicare			\$1,006.18	\$1,015.44	0.92%
Subscriber Medicare B Only +	Spouse with Medicare B Only			\$1,316.18	\$1,325.44	0.70%
Subscriber Non-Medicare + Sp	ouse with Medicare			\$955.67	\$983.67	2.93%
Subscriber with Medicare + Spe	ouse with Medicare			\$696.18	\$705.44	1.33%
Subscriber with Medicare + Ch	ild Non-Medicare			\$955.67	\$983.67	2.93%
Subscriber with Medicare + Ch	ildren Non-Medicare			\$1,459.97	\$1,507.35	3.25%
Subscriber with Medicare + Spe	ouse with Medicare + Child N	on-Medicare		\$1,200.48	\$1,229.12	2.39%
Subscriber with Medicare + Spe	ouse Non-Medicare + Child N	Ion-Medicare		\$1,459.97	\$1,507.35	3.25%
Subscriber Non-Medicare + Sp	oouse with Medicare + Child N	on-Medicare		\$1,459.97	\$1,507.35	3.25%
Subscriber with Medicare + Spe	ouse with Medicare + Children	n Non-Medicare		\$1,200.48	\$1,229.12	2.39%
Subscriber with Medicare + Spe	ouse Non-Medicare + Children	n Non-Medicare		\$1,459.97	\$1,507.35	3.25%
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Page 1 of 5 5/16/2019



Renewal Summary - July 1, 2019 - June 30, 2020

Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
HealthNet HMO	69929T	Active Employees	Single Two-Party Family	\$986.54 \$1,973.06 \$2,791.89	\$927.35 \$1,854.68 \$2,624.38	-6.00%
HealthNet SmartCare HMO	69929T	Active Employees	Single Two-Party Family		\$880.98 \$1,761.94 \$2,493.15	New 07/01/2019
HealthNet HMO	69929Н	COBRA Participants	Single Two-Party Family	\$1,006.27 \$2,012.52 \$2,847.73	\$945.90 \$1,891.77 \$2,676.87	-6.00%
HealthNet HMO	69929X	Early Retirees	Single Two-Party Family	\$986.54 \$1,973.06 \$2,791.89	\$927.35 \$1,854.68 \$2,624.38	-6.00%
HealthNet EPO	22212A	Active Employees	Single Two-Party Family	\$1,181.02 \$2,362.02 \$3,342.27	\$1,110.16 \$2,220.30 \$3,141.73	-6.00%
HealthNet PPO	CA - N6625B OOS - 17720B	2 Party + 1 or more OOA Dep	Single Two-Party Family	\$818.81 \$818.81 \$818.81	\$769.68 \$769.68 \$769.68	-6.00%
HealthNet PPO	CA - N6625C OOS - 17720C	Fam + 1 or more OOA Dep	Single Two-Party Family	\$1,805.35 \$1,805.35 \$1,805.35	\$1,697.03 \$1,697.03 \$1,697.03	-6.00%
HealthNet PPO	CA - N6625D OOS - 17720D	EE+2 or more OOA Dep	Single Two-Party Family	\$1,805.35 \$1,805.35 \$1,805.35	\$1,697.03 \$1,697.03 \$1,697.03	-6.00% Ke

Keenan & Associates A License # 0451271 Page 2 of 5 5/16/2019



			Rate	6	D 1	% Change over
Carrier	Group Number	Employee Classifications	Description	Current	Renewal	Current
	CA - N6625E					
HealthNet PPO	OOS - 17720E	Early Retirees	Single	\$1,869.31	\$1,757.15	-6.00%
			Two-Party	\$3,738.58	\$3,514.26	
			Family	\$5,290.12	\$4,972.70	
HealthNet HMO Medicare		Retirees with Partial Medicare				
COB	69929P	Part A or B	Single	\$1,068.91	\$1,104.91	3.37%
			Two-Party	\$2,137.82	\$2,209.82	
HealthNet PPO Medicare		Retirees with Partial Medicare				
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			Two-Party	\$2,442.32	\$2,510.84	
			Family	\$3,663.48	\$3,766.26	
		Retirees with Medicare Parts A &				
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			Two-Party	\$1,140.08	\$778.58	



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			Family	\$188.56	\$170.21	
Delta Dental	6428-0104, 0107, 0109	All Retirees	Single	\$66.63	\$60.15	-9.73%
			Two-Party	\$133.26	\$120.29	
			Family	\$188.56	\$170.21	
Delta Dental	6428-0101	Certificated Employees - Active	Single	\$66.79	\$60.29	-9.73%
		- •	Two-Party	\$133.58	\$120.58	
			Family	\$189.01	\$170.62	
Delta Dental	6428-0111	Certificated Employees - COBRA	Single	\$66.79	\$60.29	-9.73%
		- •	Two-Party	\$133.58	\$120.58	
			Family	\$189.01	\$170.62	
Premier Access Dental - PPO		Certificated Active Employees & Early				
Plan	16636	Retirees	Single	\$65.25	\$65.25	0.00%
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Xeenan & Associates A License # 0451271 Page 4 of 5 5/16/2019



Carrier	Group Number	Employee Classifications	Rate Description	Current	Renewal	% Change over Current
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		Certificated - Family Plan	Composite	\$15.37	\$14.50	-5.69%
Vision Service Plan	407301-0053, 0054, 0055	Classified - \$10 Copay	Single	\$6.53	\$6.16	-5.69%
			Two-Party	\$13.05	\$12.31	
			Family	\$21.75	\$20.51	
Vision Service Plan	407301-0059, 0060, 0061	Management - \$20 Copay	Single	\$10.53	\$9.93	-5.69%
			Two-Party	\$21.06	\$19.86	
			Family	\$36.67	\$34.58	
Vision Service Plan	407301-0062	Safety Program	Single	\$6.53	\$6.16	-5.69%
			Two-Party	\$13.05	\$12.31	
			Family	\$21.75	\$20.51	
Sun Life - Basic Life & AD&D		Certificated/Classified Employees =		\$0.110/\$1000;	\$0.110/\$1000;	
**	238103	\$10,000	Employee Only	\$1.10/EE	\$1.10/EE	0.00%
				\$0.110/\$1000;	\$0.110/\$1000;	
** Rates Guaranteed through 12/31/.	2019	Management Employees = \$125,000 Certificated/Classified Retirees =	Employee Only	\$13.75/EE	\$13.75/EE	0.00%
		\$1,000	Retiree Only	\$1.40	\$1.40	0.00%
		Dependent Life - All Active	•			
		Employees = \$1,500	Dep Two	\$0.44	\$0.44	0.00%
			Dep Family	\$0.63	\$0.63	0.00%
		Dependent Life - Retirees = \$500	Dep Two	\$0.44	\$0.44	0.00%
			Dep Family	\$0.63	\$0.63	0.00%
		Supplemental Life - Classified/Management Employees =	Employee Oule	\$0.528/\$1000; \$7.92/EE	\$0.528/\$1000; \$7.92/EE	0.000/
		\$15,000	Employee Only	> /.92/ EE	\$/.92/EE	0.00%