

2021 MCSIG Medical Plan Rates & Monthly Contributions

Base Plan = "MCSIG PPO \$40" (70/30 plan)

100% EE Coverage & 90% dependents coverage paid by the City of Seaside

8.05% Increase

	Total Premium	Employee Contribution	City Contribution	Employee Monthly Increase	City Increase
Single	\$ 887.00	\$ -	\$ 887.00	\$ -	\$ 66.00
Emp +1	\$ 1,770.00	\$ 177.00	\$ 1,593.00	\$ 13.20	\$ 118.80
Emp + Family	\$ 2,298.00	\$ 229.80	\$ 2,068.20	\$ 17.10	\$ 153.90

HMO Option* = "Kaiser Mid Plan"

Employee Pays 100% of the Difference Between PPO \$40 and Kaiser Mid Plan

6% Increase

	Total Premium	Employee Contribution	City Contribution
Single	\$ 689.00	\$ -	\$ 689.00
Emp +1	\$ 1,361.00	\$ -	\$ 1,361.00
Emp + Family	\$ 1,920.00	\$ -	\$ 1,920.00

HMO Option* = "Kaiser High Plan"

Employee Pays 100% of the Difference Between PPO \$40 and Kaiser High Plan

6% Increase

	Total Premium	Employee Contribution	City Contribution	Employee Monthly Decrease	City Increase
Single	\$ 798.00	\$ -	\$ 798.00	\$ -	\$ 46.00
Emp +1	\$ 1,580.00	\$ -	\$ 1,580.00	\$ (14.80)	\$ 105.80
Emp + Family	\$ 2,229.00	\$ 160.80	\$ 2,068.20	\$ (24.90)	\$ 153.90

CompleteCare*

Employee Pays 100% of the Difference Between PPO \$40 and CompleteCare

No Rate Change

	Total Premium	Employee Contribution	City Contribution
Single	\$ 428.00	\$ -	\$ 428.00
Emp +1	\$ 428.00	\$ -	\$ 428.00
Emp + Family	\$ 428.00	\$ -	\$ 428.00

Level 1 Buy-Up = "MCSIG PPO \$25" (80/20 plan)

Employee Pays 100% of the Difference Between PPO \$40 and PPO \$25

8.05% Increase

	Total Premium	Employee Contribution	City Contribution	Employee Monthly Increase	City Increase
Single	\$ 1,031.00	\$ 144.00	\$ 887.00	\$ 11.00	\$ 66.00
Emp +1	\$ 2,057.00	\$ 464.00	\$ 1,593.00	\$ 34.20	\$ 118.80
Emp + Family	\$ 2,672.00	\$ 603.80	\$ 2,068.20	\$ 45.10	\$ 153.90

*no cash in-lieu provided

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Level 2 Buy-Up = "PPO \$250" (90/10 plan)
Employee Pays 100% of the Difference Between PPO \$40 and PPO \$250 Plan
25% Increase

	Total Premium	Employee Contribution	City Contribution	Employee Increase	City Increase
Single	\$ 1,559.00	\$ 672.00	\$ 887.00	\$ 246.00	\$ 66.00
Emp +1	\$ 3,114.00	\$ 1,521.00	\$ 1,593.00	\$ 504.20	\$ 118.80
Emp + Family	\$ 4,049.00	\$ 1,980.80	\$ 2,068.20	\$ 656.10	\$ 153.90

The following contribution schedule applies to employees hired by the City before Oct. 15, 2015

Level 3 Buy-Up City pays 81% EE only; 70% EE+ 1; 73% EE + dependents
"PPO \$250" PLAN CONTRIBUTIONS (90/10 plan)

25% Increase

	Total Premium	Employee Contribution	City Contribution	Employee Increase	City Increase
Single	\$ 1,559.00	\$ 296.21	\$ 1,262.79	\$ 59.28	\$ 252.72
Emp +1	\$ 3,114.00	\$ 934.20	\$ 2,179.80	\$ 186.90	\$ 436.10
Emp + Family	\$ 4,049.00	\$ 1,093.23	\$ 2,955.77	\$ 218.70	\$ 591.30