

LONG BEACH COMMUNITY COLLEGE DISTRICT
Medical Renewal - District Paid Plan Participants
July 1, 2017



		ANTHEM, KAISER & MHN			
		Current	Initial Renewal	Negotiated Renewal	Final Renewal
Combined monthly premium		\$1,396,797	\$1,474,437	\$1,458,691	\$1,444,167
Combined annual premium		\$16,761,558	\$17,693,241	\$17,504,287	\$17,329,999
Annual relationship to current \$			\$931,683	\$742,729	\$568,440
Relationship to current %			5.6%	4.4%	3.4%
Anthem Wellness budget		\$20,000	\$25,000	\$25,000	\$25,000
Total medical enrollment	938				
ANTHEM BLUE CROSS HMO - ACTIVES & RETIREES < 65		ANTHEM BLUE CROSS HMO			
Employee	71	\$631.07	\$696.70	\$668.93	\$668.93
Employee + one	59	\$1,262.13	\$1,393.39	\$1,337.86	\$1,337.86
Employee + family	109	\$1,798.49	\$1,985.53	\$1,906.40	\$1,906.40
Monthly premium	239	\$315,307	\$348,098	\$334,225	\$334,225
Monthly relationship to current \$			\$32,791	\$18,918	\$18,918
Annual relationship to current \$			\$393,497	\$227,020	\$227,020
Relationship to current %			10.4%	6.0%	6.0%
ANTHEM BLUE CROSS HMO - MEDICARE RETIREES		ANTHEM BLUE CROSS HMO			
Retiree	5	\$631.07	\$696.70	\$668.93	\$668.93
Retiree + one	6	\$1,262.13	\$1,393.39	\$1,337.86	\$1,337.86
Retiree + family	1	\$1,798.49	\$1,985.53	\$1,906.40	\$1,906.40
Monthly premium	12	\$12,527	\$13,829	\$13,278	\$13,278
Monthly relationship to current \$			\$1,303	\$752	\$752
Annual relationship to current \$			\$15,633	\$9,019	\$9,019
Relationship to current %			10.4%	6.0%	6.0%
KAISER PERMANENTE HMO - ACTIVES & RETIREES < 65		KAISER PERMANENTE HMO			
Employee	97	\$556.24	\$616.01	\$616.01	\$616.01
Employee + one	72	\$1,112.48	\$1,232.01	\$1,232.01	\$1,232.01
Employee + family	96	\$1,574.16	\$1,743.30	\$1,743.30	\$1,743.30
Monthly premium	265	\$285,173	\$315,814	\$315,814	\$315,814
Monthly relationship to current \$			\$30,641	\$30,641	\$30,641
Annual relationship to current \$			\$367,695	\$367,695	\$367,695
Relationship to current %			10.7%	10.7%	10.7%
KAISER PERMANENTE HMO - MEDICARE RETIREES		KAISER PERMANENTE HMO			
Retiree	10	\$287.82	\$294.53	\$294.53	\$294.53
Retiree + one	18	\$575.64	\$589.06	\$589.06	\$589.06
Retiree + spouse - Unassigned 65+	1	\$2,224.96	\$2,551.02	\$2,551.02	\$2,551.02
Monthly premium	29	\$15,465	\$16,099	\$16,099	\$16,099
Monthly relationship to current \$			\$635	\$635	\$635
Annual relationship to current \$			\$7,617	\$7,617	\$7,617
Relationship to current %			4.1%	4.1%	4.1%
ANTHEM PPO - ACTIVES		ANTHEM BLUE CROSS PPO			
Employee	108	\$1,329.16	\$1,331.72	\$1,329.16	\$1,302.58
Employee + one	74	\$2,239.82	\$2,244.14	\$2,239.82	\$2,195.02
Employee + family	101	\$2,408.07	\$2,411.95	\$2,408.07	\$2,359.91
Monthly premium	283	\$552,511	\$553,499	\$552,511	\$541,461
Monthly relationship to current \$			\$988	\$0	(\$11,050)
Annual relationship to current \$			\$11,856	\$0	(\$132,600)
Relationship to current %			0.2%	0.0%	-2.0%
ANTHEM PPO - RETIREES < 65		ANTHEM BLUE CROSS PPO/BLUE CROSS/FFS			
Monthly premium	41	\$77,305	\$77,453	\$77,305	\$75,759
Monthly relationship to current \$			\$148	\$0	(\$1,546)
Annual relationship to current \$			\$1,781	\$0	(\$18,553)
Relationship to current %			0.2%	0.0%	-2.0%
ANTHEM PPO - MEDICARE RETIREES		ANTHEM BLUE CROSS PPO/BLUE CROSS/FFS			
Monthly premium	53	\$96,398	\$96,583	\$96,398	\$94,470
Monthly relationship to current \$			\$185	\$0	(\$1,928)
Annual relationship to current \$			\$2,225	\$0	(\$23,135)
Relationship to current %			0.2%	0.0%	-2.0%
THE HARTFORD - MEDICARE RETIREES		THE HARTFORD			
Retiree	8	\$494.78	\$494.78	\$494.78	\$494.78
Retiree + one	8	\$989.56	\$989.56	\$989.56	\$989.56
Monthly premium	16	\$11,875	\$11,875	\$11,875	\$11,875
Monthly relationship to current \$			\$0	\$0	\$0
Annual relationship to current \$			\$0	\$0	\$0
Relationship to current %			0.0%	0.0%	0.0%
MHN (ALL EMPLOYEES & DISTRICT PAID RETIREES)		MHN			
Composite	893	\$33.86	\$46.12	46.12	\$46.12
Monthly premium	893	\$30,237	\$41,185	\$41,185	\$41,185
Monthly relationship to current \$			\$10,948	\$10,948	\$10,948
Annual relationship to current \$			\$131,378	\$131,378	\$131,378
Relationship to current %			36.2%	36.2%	36.2%

LONG BEACH COMMUNITY COLLEGE DISTRICT
Dental Renewal
July 1, 2017



		DELTA DENTAL		
		Current	Initial Renewal	Negotiated Renewal
Combined monthly premium		\$83,678	\$83,166	\$83,166
Combined annual premium		\$1,004,134	\$997,998	\$997,998
Annual relationship to current \$			(\$6,137)	(\$6,137)
Relationship to current %			-0.6%	-0.6%
Rate guarantee			1 year	
Total dental enrollment	826			
DELTA DENTAL DHMO		DELTA DENTAL DHMO		
Employee	55	\$28.18	\$28.18	\$28.18
Employee + one	41	\$46.61	\$46.61	\$46.61
Employee + family	67	\$70.07	\$70.07	\$70.07
Monthly premium	163	\$8,156	\$8,156	\$8,156
Relationship to current %			0.0%	0.0%
SELF FUNDED PPO (ACSIG)		DELTA DENTAL PPO		
Employee	209	\$64.67	\$64.22	\$64.22
Employee + one	165	\$109.94	\$109.17	\$109.17
Employee + family	246	\$168.12	\$166.94	\$166.94
Monthly premium	620	\$73,014	\$72,502	\$72,502
Monthly relationship to current \$			(\$511)	(\$511)
Annual relationship to current \$			(\$6,137)	(\$6,137)
Relationship to current %			-0.7%	-0.7%
AB 528 INSURED PPO		DELTA DENTAL PPO		
Employee	18	\$40.22	\$40.22	\$40.22
Employee + spouse	22	\$70.65	\$70.65	\$70.65
Employee + family	3	\$76.78	\$76.78	\$76.78
Monthly premium	43	\$2,509	\$2,509	\$2,509
Monthly relationship to current \$			\$0	\$0
Annual relationship to current \$			\$0	\$0
Relationship to current %			0.0%	0.0%

**LONG BEACH COMMUNITY COLLEGE DISTRICT
Vision Renewal
July 1, 2017**



		Current	VSP Initial Renewal	Negotiated Renewal
Combined monthly premium		\$13,379	\$13,552	\$13,552
Combined annual premium		\$160,545	\$162,622	\$162,622
Annual relationship to current \$			\$2,077	\$2,077
Relationship to current %			1.3%	1.3%
Rate guarantee			1 year	
Total vision enrollment	783			
Employee	264	\$7.97	\$8.07	\$8.07
Employee + ONE	205	\$15.94	\$16.15	\$16.15
Employee + family	314	\$25.50	\$25.83	\$25.83

LONG BEACH COMMUNITY COLLEGE DISTRICT
Basic Life and AD&D Renewal
July 1, 2017



	ANTHEM BLUE CROSS			UNUM		
	Current	Initial Renewal	Final Renewal	Current	Initial Renewal	Final Renewal
Combined monthly premium	\$4,371	\$4,371	\$4,371	\$8,253	\$11,790	\$11,790
Combined annual premium	\$52,451	\$52,451	\$52,451	\$99,036	\$141,480	\$141,480
Annual relationship to current \$		\$0	\$0		\$42,444	\$42,444
Relationship to current %		0.0%	0.0%		42.9%	42.9%
Anthem Blue Cross & Unum Combined						
Rate guarantee		1 year			1 year	
Rates						
Life rate - per \$1,000	\$0.198	\$0.198	\$0.198	\$0.120	\$0.180	\$0.180
AD&D rate - per \$1,000	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020	\$0.020
All Employees						
# employees		802			802	
Benefit amount		Flat \$25,000			Flat \$75,000	
			\$193,931			

**LONG BEACH COMMUNITY COLLEGE DISTRICT
Renewal Rate Summary - Gross Cost
July 1, 2017**



Combined monthly premium
 Combined annual premium
 Annual relationship to current rates \$
 Annual relationship to current rates %

Current	Initial Renewal	Negotiated Renewal	Final Renewal
\$1,508,986	\$1,589,825	\$1,574,078	\$1,557,046
\$18,107,828	\$19,077,895	\$18,888,941	\$18,684,549
	\$970,067	\$781,113	\$576,722
	5.4%	4.3%	3.2%

Product	Carrier	Enrollment	Total	Total	% diff	Total	% diff	Total	% diff
Medical									
HMO	ANHEM BLUE CROSS HMO - ACTIVES & RETIREES < 65	239	\$315,307	\$348,098	10.4%	\$334,225	6.0%	\$334,225	6.0%
HMO	ANHEM BLUE CROSS HMO - MEDICARE RETIREES	12	\$12,527	\$13,829	10.4%	\$13,278	6.0%	\$13,278	6.0%
HMO	KAISER PERMANENTE HMO - ACTIVES & RETIREES < 65	265	\$285,173	\$315,814	10.7%	\$315,814	10.7%	\$315,814	10.7%
HMO	KAISER PERMANENTE HMO - MEDICARE RETIREES	29	\$15,465	\$16,099	4.1%	\$16,099	4.1%	\$16,099	4.1%
PPO	ANHEM PPO -ACTIVES	283	\$552,511	\$553,499	0.2%	\$552,511	0.0%	\$541,461	-2.0%
PPO	ANHEM PPO - RETIREES < 65	41	\$77,305	\$77,453	0.2%	\$77,305	0.0%	\$75,759	-2.0%
PPO	ANHEM PPO - MEDICARE RETIREES	53	\$96,398	\$96,583	0.2%	\$96,398	0.0%	\$94,470	-2.0%
PPO	THE HARTFORD - MEDICARE RETIREES	16	\$11,875	\$11,875	0.0%	\$11,875	0.0%	\$11,875	0.0%
BEHAVIORAL HEALTH	MHN (ALL EMPLOYEES & DISTRICT PAID RETIREES)	893	\$30,237	\$41,185	36.2%	\$41,185	36.2%	\$41,185	36.2%
Dental									
DHMO	DELTA DENTAL	163	\$8,156	\$8,156	0.0%	\$8,156	0.0%	\$8,156	0.0%
SELF FUNDED PPO (ACSIG)	DELTA DENTAL	620	\$73,014	\$72,502	-0.7%	\$72,502	-0.7%	\$72,502	-0.7%
AB 528 INSURED PPO	DELTA DENTAL PPO	43	\$2,509	\$2,509	0.0%	\$2,509	0.0%	\$2,509	0.0%
Vision									
Vision	VSP	783	\$13,379	\$13,552	1.3%	\$13,552	1.3%	\$13,552	1.3%
Basic life / AD&D									
Basic life / AD&D	ANHEM BLUE CROSS & UNUM	802	\$12,624	\$16,161	28.0%	\$16,161	28.0%	\$16,161	28.0%

Notes: