

2023 Retiree PFT/APSM/Confidential

Under Age 65 (Not Entitled to Medicare A & B) Poway Federation of Teachers/Association of Poway Schools Management/Confidential

Retired PFT/APSM/Confidential members receive a District Contribution equivalent to the lowest cost HMO Medical Plan, Delta Dental Plan and Vision for themselves only up to Age 65 or Medicare Entitlement. No District contribution is provided to retirees post 65 or retirees entitled to Medicare.

Plan Details	Pre 65 Plan Cost and Options		
Kaiser Permanente	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$704.00	-	\$704.00
• Retiree & 1 Dependent	\$704.00	\$666.00	\$1,370.00
• Retiree & 2 or More Dependents	\$704.00	\$1,174.00	\$1,878.00
Anthem Select HMO (Sharp)	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$704.00	\$93.67	\$797.67
• Retiree & 1 Dependent	\$704.00	\$964.50	\$1,668.50
• Retiree & 2 or More Dependents	\$704.00	\$1,684.17	\$2,388.17
Anthem Priority Select HMO (Scripps)	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$704.00	\$28.67	\$732.67
• Retiree & 1 Dependent	\$704.00	\$828.67	\$1,532.67
• Retiree & 2 or More Dependents	\$704.00	\$1,490.00	\$2,194.00
Blue Cross PPO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$704.00	\$716.17	\$1,420.17
• Retiree & 1 Dependent	\$704.00	\$2,272.83	\$2,976.83
• Retiree & 2 or More Dependents	\$704.00	\$3,553.33	\$2,976.83
Delta Dental PPO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$53.00	-	\$53.00
• Retiree & 1 Dependent	\$53.00	\$57.00	\$110.00
• Retiree & 2 or More Dependents	\$53.00	\$111.00	\$164.00
MetLife Dental HMO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$18.00	-	\$18.00
• Retiree & 1 Dependent	\$18.00	\$17.00	\$35.00
• Retiree & 2 or More Dependents	\$18.00	\$30.00	\$48.00
MES Vision	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only	\$7.00	-	\$7.00
• Retiree & 1 Dependent	\$7.00	\$6.00	\$13.00
• Retiree & 2 or More Dependents	\$7.00	\$8.00	\$15.00

Note:

This rate sheet does not include premiums for Medicare plans. Please refer to your Retiree Information Guide Booklet for Medicare rate information.

2023 Retiree PFT/APSM/Confidential (65+)

Retiree Poway Federation of Teachers/Association of Poway Schools Management/Confidential

Retired PFT/APSM/Confidential members receive a District Contribution equivalent to the lowest cost HMO Medical Plan, Delta Dental Plan and Vision for themselves only up to Age 65 or Medicare Entitlement. No District contribution is provided to retirees post 65 or retirees entitled to Medicare. Rates outlined below are the cost breakdowns based on Medicare status.

Plan Details	Post 65 Plan Cost and Options		
	District Cost	Retiree Cost	Total Plan Cost
Kaiser Permanente Sr. Advantage			
• Retiree Only w/ Medicare A&B	-	\$194.00	\$194.00
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$860.00	\$860.00
• Retiree & Spouse - Spouse w/ Medicare A&B	\$704.00	\$194.00	\$898.00
• Retiree & Spouse - Both w/ Medicare A&B	-	\$388.00	\$388.00
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$1,368.00	\$1,368.00
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$704.00	\$702.00	\$1,406.00
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$896.00	\$896.00
Anthem Select HMO (Sharp & UCSD)	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$518.25	\$518.25
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$1,389.08	\$1,389.08
• Retiree & Spouse - Spouse w/ Medicare A&B	\$704.00	\$656.80	\$1,360.80
• Retiree & Spouse - Both w/ Medicare A&B	-	\$1,080.50	\$1,080.50
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$2,109.58	\$2,109.58
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$704.00	\$1,405.58	\$2,109.58
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$2,506.83	\$2,506.83
Anthem Priority Select HMO (Scripps)	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$481.50	\$481.50
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$1,281.50	\$1,281.50
• Retiree & Spouse - Spouse w/ Medicare A&B	\$704.00	\$551.54	\$1,255.54
• Retiree & Spouse - Both w/ Medicare A&B	-	\$1,004.37	\$1,004.37
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$1,942.83	\$1,942.83
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$704.00	\$1,283.83	\$1,942.83
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$2,300.70	\$2,300.70
Blue Cross PPO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$772.91	\$772.91
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$2,328.74	\$2,328.74
• Retiree & Spouse - Spouse w/ Medicare A&B	\$704.00	\$1,559.51	\$2,263.51
• Retiree & Spouse - Both w/ Medicare A&B	-	\$1,615.34	\$1,615.34
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$3,610.08	\$3,610.08
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$704.00	\$2,906.08	\$3,610.08
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$4,287.51	\$4,287.51

Note:

No District Contribution is provided to retirees post Medicare entitlement or post 65. Rates reflected above demonstrate cost breakdowns and splits for Medicare plans.

2023 Retiree PFT/APSM/Confidential (65+) (continued)

Retiree Poway Federation of Teachers/Association of Poway Schools Management/Confidential (continued)

Plan Details	Post 65 Plan Cost and Options		
Delta Dental PPO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$53.00	\$53.00
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$110.00	\$110.00
• Retiree & Spouse - Spouse w/ Medicare A&B	\$53.00	\$57.00	\$110.00
• Retiree & Spouse - Both w/ Medicare A&B	-	\$110.00	\$110.00
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$164.00	\$164.00
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$53.00	\$111.00	\$164.00
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$164.00	\$164.00
MetLife Dental HMO	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$18.00	\$18.00
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$35.00	\$35.00
• Retiree & Spouse - Spouse w/ Medicare A&B	\$18.00	\$17.00	\$35.00
• Retiree & Spouse - Both w/ Medicare A&B	-	\$35.00	\$35.00
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$48.00	\$48.00
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$18.00	\$30.00	\$48.00
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$48.00	\$48.00
MES Vision	District Cost	Retiree Cost	Total Plan Cost
• Retiree Only w/ Medicare A&B	-	\$7.00	\$7.00
• Retiree & Spouse - Retiree w/ Medicare A&B	-	\$13.00	\$13.00
• Retiree & Spouse - Spouse w/ Medicare A&B	\$7.00	\$6.00	\$13.00
• Retiree & Spouse - Both w/ Medicare A&B	-	\$13.00	\$13.00
• Retiree & 2 or More Dependents - Retiree w/ Medicare A&B	-	\$15.00	\$15.00
• Retiree & 2 or More Dependents - Spouse w/ Medicare A&B	\$7.00	\$8.00	\$15.00
• Retiree & 2 or More Dependents - Two w/ Medicare A&B	-	\$15.00	\$15.00

PFT retirees who retire after 1/01/2017, and are age 65 or over, may continue dental and/or vision plans without enrolling in a medical plan. Retiree is responsible for the entire cost of elected plans.