

MCSIG Benefits: Great Plans, Great Value!

Monterey County Schools Insurance Group

ACTIVE & EARLY RETIREE MEDICAL, DENTAL & VISION* 2010/2011 RATES

Preferred Provider Options (PPO)

OPTION I	Coverage Type	Rate
	Employee Only	\$ 789.48
	Employee + 1	\$ 1,578.97
	Family	\$ 2,052.66
OPTION II	Coverage Type	Rate
	Employee Only	\$ 738.34
	Employee + 1	\$ 1,476.67
	Family	\$ 1,919.67
OPTION III	Coverage Type	Rate
	Employee Only	\$ 503.78
	Employee + 1	\$ 1,007.56
	Family	\$ 1,309.83

Exclusive Provider Option (EPO)	Coverage Type	Rate
	Employee Only	\$ 440.29
	Employee + 1	\$ 880.58
	Family	\$ 1,144.75

Health Maintenance Organization (HMO)	Coverage Type	Rate
	Employee Only	\$ 738.20
	Employee + 1	\$ 1,108.90
	Family	\$ 1,533.44

DENTAL (No Ortho)	LOW	MED	HIGH
Employee Only	\$ 46.94	\$ 50.53	\$ 55.94
Employee + 1	\$ 86.65	\$ 93.84	\$ 102.85
Family	\$ 138.97	\$ 151.59	\$ 167.86
DENTAL (With Ortho)	LOW	MED	HIGH
Employee Only	\$ 47.96	\$ 51.58	\$ 56.98
Employee + 1	\$ 90.02	\$ 97.21	\$ 106.23
Family	\$ 154.76	\$ 167.42	\$ 183.66

VISION	A / \$10	B / \$10	C / \$10
Employee Only	\$ 11.19	\$ 12.22	\$ 12.33
Employee + 1	\$ 16.16	\$ 17.33	\$ 20.62
Family	\$ 28.99	\$ 30.92	\$ 36.99

ADOPTED May 18, 2010

*includes all active and early retirees *without* Medicare



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RETIREE MEDICAL RATES 2010/2011		
OPTION I	Coverage Type	Rate
Retiree with Medicare	Single	\$ 557.71
Both with Medicare	2 Party	\$ 849.49
1 Medicare / 1 Non-Medicare	2 Party	\$ 1,041.42
Family with 3 or more on Medicare	Family	\$ 1,178.12
Family with 2 on Medicare	Family	\$ 1,407.20
Family with 1 on Medicare	Family	\$ 1,596.19

MEDICARE SUPPLEMENTAL (Assurance 90)	Coverage Type	Rate
Retiree with Medicare	Single	\$ 441.16
Both with Medicare	2 Party	\$ 837.54
1 Medicare / 1 Non-Medicare	2 Party	\$ 1,358.57
Family with 1 on Medicare	Family	\$ 1,457.93

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GRANDFATHERED* RETIREES WITH MEDICARE MEDICAL RATES 2010/2011

OPTION II	Coverage Type	Rate
Retiree with Medicare	Single	\$ 396.98
Both with Medicare	2 Party	\$ 637.18
1 Medicare / 1 Non-Medicare	2 Party	\$ 794.95
Family with 1 on Medicare	Family	\$ 907.72

OPTION III	Coverage Type	Rate
Retiree with Medicare	Single	\$ 361.51
Both with Medicare	2 Party	\$ 550.72
1 Medicare / 1 Non-Medicare	2 Party	\$ 682.93
Family with 1 on Medicare	Family	\$ 788.13

ADOPTED May 18, 2010

