



2017 Benefits Cost Worksheet for Classified Employees

The West Valley - Mission Community College District provides a Benefit Cap to help offset the cost of Medical, Dental, and Vision Benefits for you. Use this worksheet to determine your out-of-pocket (OOP) expenses for these benefits.

Step 1 Identify the number of family members you intend to enroll in Medical Benefits and enter the corresponding Cap Amount on line 1

	Self	Self + 1	Self and 2+
Benefit Cap Amount	\$ 10,832.00	\$ 20,128.00	\$ 25,706.00

NOTE: if you waive medical, you will still receive the "Self" amount to apply towards Dental and Vision coverage.

line 1 _____

Step 2 Select the CalPERS Medical Plan for the same number of enrollees you identified in Step 1, and enter that amount on line 2

	Self	Self + 1	Self and 2+
Anthem HMO Select	\$ 783.46	\$ 1,566.92	\$ 2,037.00
Anthem HMO Traditional	\$ 990.05	\$ 1,980.10	\$ 2,574.13
BSC Access+	\$ 1,024.85	\$ 2,049.70	\$ 2,664.61
HealthNet SmartCare	\$ 733.29	\$ 1,466.58	\$ 1,906.55
Kaiser Permanente	\$ 733.39	\$ 1,466.78	\$ 1,906.81
PERS Choice	\$ 830.30	\$ 1,660.60	\$ 2,158.78
PERS Select	\$ 736.27	\$ 1,472.54	\$ 1,914.30
PERS Care	\$ 932.39	\$ 1,864.78	\$ 2,424.21
PORAC	\$ 699.00	\$ 1,467.00	\$ 1,876.00
UnitedHealthcare	\$ 1,062.26	\$ 2,124.52	\$ 2,761.88

line 2 _____

Step 3 If you want Dental Coverage, select the appropriate plan and enter that amount on line 3

	Self and 2+
Delta Care HMO	\$ 56.84
DeltaDental PPO	\$ 104.30

line 3 _____

Step 4 If you want Vision Coverage, enter the amount below on line 4

	Self and 2+
VSP	\$ 14.42

line 4 _____

Step 5 Add lines 2-4

line 5 _____

Step 6 Subtract line 5 from line 1

line 6

If the amount on line 6 is NEGATIVE, this is your monthly out-of-pocket cost for medical, dental, and vision coverage.

If the amount on line 6 is POSITIVE, congratulations! The district is paying for your medical, dental, and vision coverage in full.

Note: if you are paid less than monthly, take the number on line 6, multiply it by 12 and divide it by the number of paychecks you receive to get your monthly out-of-pocket expense.