

AGENDA ITEM
SUMMARY

JHMB MEETING DATE: August 22, 2024
SUBJECT: 2025 COBRA and Ed Code Rates
PREPARED BY: Sharlene Langhoff, Consultant
STATUS: Information
 Action

Attached are the finalized 2025 COBRA and Ed Code Rates. They are presented to JHMB for approval.

MMA Actuarial calculated self-insured plan rates based on claims experience and underwriting projections.

Insurance companies provide rates for fully insured plans, such as those for Kaiser Permanente HMO and Senior Advantage medical plans, as well as the Aetna Medicare Advantage PPO plans.



Fresno Unified School District 2025 COBRA & Ed Code 7000 Rates

Regular 18 Month* COBRA Coverage (Includes 2% Administration Fee)						
	2024 Current Rates			Projected Rates for 2025		
	<u>Single</u>	<u>Two Party</u>	<u>Family</u>	<u>Single</u>	<u>Two Party</u>	<u>Family</u>
Option A - Medical/Rx Only	\$653.00	\$1,307.00	\$1,906.00	\$733.00	\$1,468.00	\$2,141.00
Option B - Medical/Rx Only	\$583.00	\$1,168.00	\$1,703.00	\$655.00	\$1,312.00	\$1,913.00
Option C - Kaiser	\$1,314.00	\$1,314.00	\$1,314.00	\$1,378.00	\$1,378.00	\$1,378.00
Delta Dental Plan	\$47.00	\$96.00	\$144.00	\$47.00	\$97.00	\$145.00
United Healthcare Dental	\$58.00	\$58.00	\$58.00	\$58.00	\$58.00	\$58.00
VSP Vision Plan	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00	\$18.00
Extended COBRA Coverage (Months 19 through 29 if Disabled)						
	2024 Current Rates			Projected Rates for 2025		
	<u>Single</u>	<u>Two Party</u>	<u>Family</u>	<u>Single</u>	<u>Two Party</u>	<u>Family</u>
Option A - Medical/Rx Only	\$961.00	\$1,922.00	\$2,803.00	\$1,079.00	\$2,159.00	\$3,148.00
Option B - Medical/Rx Only	\$858.00	\$1,717.00	\$2,505.00	\$963.00	\$1,929.00	\$2,813.00
Option C - Kaiser	\$1,971.00	\$1,971.00	\$1,971.00	\$2,067.00	\$2,067.00	\$2,067.00
Delta Dental Plan	\$69.00	\$141.00	\$212.00	\$69.00	\$141.00	\$212.00
United Healthcare Dental	\$87.00	\$87.00	\$87.00	\$87.00	\$87.00	\$87.00
VSP Vision Plan	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00	\$27.00
Ed Code 7000 Rates (For Certificated Retirees and all Non-Certificated Retirees who Retired after 1/1/2009)						
	2024 Current Rates			Projected Rates for 2025		
	<u>Single</u>	<u>Two Party</u>	<u>Family</u>	<u>Single</u>	<u>Two Party</u>	<u>Family</u>
Option A - Medical/Rx Only - Non-Medicare Retiree <65	\$1,018.00	\$2,036.00		\$1,191.00	\$2,383.00	
Option B - Medical/Rx Only - Non-Medicare Retiree <65	\$906.00	\$1,814.00		\$1,060.00	\$2,123.00	
Option C - Kaiser - Non-Medicare Retiree <65	\$925.54	\$1,851.08		\$971.00	\$1,942.00	
Option A - Medical/Rx Only - Retiree 65+ w/out Medicare	\$581.70	\$1,163.40		\$778.00	\$1,555.00	
Option B - Medical/Rx Only - Retiree 65+ w/out Medicare	\$522.98	\$1,043.74		\$699.00	\$1,395.00	
Medicare Advantage PPO Medicare Retiree	\$244.40	\$488.80		\$286.30	\$572.60	
Medicare Advantage PPO Over/Under 65 Combo		\$1,449.66			\$1,478.65	
Option C - Kaiser - Medical/Rx Only - Medicare Retiree	\$276.22	\$552.44		\$300.23	\$600.46	
Option C - Kaiser - Medical/Rx - Over/Under 65 Combo		\$1,201.76			\$1,271.23	
Delta Dental Plan	\$47.00	\$96.00		\$47.00	\$97.00	
United Healthcare Dental	\$58.00	\$58.00		\$58.00	\$58.00	
VSP Vision Plan	\$18.00	\$18.00		\$18.00	\$18.00	

*Up to 36 months for a qualified dependent beneficiary