



# Coastside Fire Protection District

## STAFF REPORT

**TO:** Honorable Board of Directors

**FROM:** Jonathan Cox, Deputy Fire Chief

**DATE:** September 25, 2024

**SUBJECT:** Review and Approve Fixing Employer Health Contribution for Retired 001 Represented Safety Members, Retired 002 Non Represented Safety Members, and 003 Non Represented Miscellaneous

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### **Staff Recommendation**

It is recommended that the Board of Directors:

1. Adopt Resolution No. 2024-53, Fixing the Employer Contribution Under the Public Employees' Medical and Hospital Care Act at an Equal Amount for Employees and Annuitants with Respect to a Recognized Employee Organization (Group 001 Represented Safety Members)
2. Adopt Resolution No. 2024-54, Fixing the Employer Contribution Under the Public Employees' Medical and Hospital Care Act at an Equal Amount for Employees and Annuitants with Respect to a Recognized Employee Organization (Group 002 Non-Represented Safety Members)
3. Adopt Resolution No. 2024-55, Fixing the Employer Contribution Under the Public Employee's Medical and Hospital Care Act at an Equal Amount for Employees and Annuitants with Respect to a Recognized Employee Organization (Group 003 Non-Represented Miscellaneous Members)

### **Background**

CalPERS has advised that health care premiums for retirees increased 8.96% effective January 1, 2025.

The 2025 CalPERS HMO Basic Premium Rates – Bay Area Region are as follows:

2024 Kaiser Monthly Rates – Single (\$1,112.90), 2-Party (\$2,225.80), Family (\$2,893.54)

The Board is asked to approve the Resolutions to fix the increased employer contribution for retirees in the District's 001 Represented Safety Members, 002 Non Represented Safety Members, and 003 Non Represented Miscellaneous Members, effective January 1, 2025.

Attachments:

CalPERS 2025 Monthly Premium for Contracting Agencies, Bay Area Region

Resolution 2024-53

Resolution 2024-54

Resolution 2024-55

**July Board of Administration Offsite**

**Regional 2025 Premiums Per Subscriber Per Month (PSPM)**

**Public Agency & School Members**

Basic Plans	2024			2025			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
<b>Basic Premiums - Region 1</b>							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Anthem Blue Cross Select HMO	\$1,138.86	\$2,277.72	\$2,961.04	\$1,256.65	\$2,513.30	\$3,267.29	10.34%
Anthem Blue Cross Traditional HMO	\$1,339.70	\$2,679.40	\$3,483.22	\$1,500.40	\$3,000.80	\$3,901.04	12.00%
Blue Shield Access+ HMO	\$1,076.84	\$2,153.68	\$2,799.78	\$1,170.17	\$2,340.34	\$3,042.44	8.67%
Blue Shield Trio HMO	\$946.84	\$1,893.68	\$2,461.78	\$1,134.79	\$2,269.58	\$2,950.45	19.85%
Kaiser Permanente	\$1,021.41	\$2,042.82	\$2,655.67	\$1,112.90	\$2,225.80	\$2,893.54	8.96%
PERS Gold	\$914.82	\$1,829.64	\$2,378.53	\$1,013.70	\$2,027.40	\$2,635.62	10.81%
PERS Platinum	\$1,314.27	\$2,628.54	\$3,417.10	\$1,476.10	\$2,952.20	\$3,837.86	12.31%
UnitedHealthcare SignatureValue Alliance	\$1,091.13	\$2,182.26	\$2,836.94	\$1,184.58	\$2,369.16	\$3,079.91	8.56%
UnitedHealthcare SignatureValue Harmony	\$937.39	\$1,874.78	\$2,437.21	\$1,005.02	\$2,010.04	\$2,613.05	7.21%
Western Health Advantage HMO	\$807.23	\$1,614.46	\$2,098.80	\$914.27	\$1,828.54	\$2,377.10	13.26%
<b>Basic Premiums - Region 2</b>							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Anthem Blue Cross Select HMO	\$807.71	\$1,615.42	\$2,100.05	\$919.00	\$1,838.00	\$2,389.40	13.78%
Anthem Blue Cross Traditional HMO	\$1,034.38	\$2,068.76	\$2,689.39	\$1,110.97	\$2,221.94	\$2,888.52	7.40%
Blue Shield Access+ HMO	\$869.14	\$1,738.28	\$2,259.76	\$948.53	\$1,897.06	\$2,466.18	9.13%
Blue Shield Trio HMO	\$810.24	\$1,620.48	\$2,106.62	\$909.10	\$1,818.20	\$2,363.66	12.20%
Health Net Salud y Más	\$684.77	\$1,369.54	\$1,780.40	\$823.49	\$1,646.98	\$2,141.07	20.26%
Kaiser Permanente	\$904.95	\$1,809.90	\$2,352.87	\$944.34	\$1,888.68	\$2,455.28	4.35%
PERS Gold	\$799.44	\$1,598.88	\$2,078.54	\$864.75	\$1,729.50	\$2,248.35	8.17%
PERS Platinum	\$1,151.50	\$2,303.00	\$2,993.90	\$1,258.76	\$2,517.52	\$3,272.78	9.31%
Sharp Performance Plus	\$833.24	\$1,666.48	\$2,166.42	\$868.45	\$1,736.90	\$2,257.97	4.23%
UnitedHealthcare SignatureValue Alliance	\$837.88	\$1,675.76	\$2,178.49	\$890.66	\$1,781.32	\$2,315.72	6.30%
UnitedHealthcare SignatureValue Harmony	\$792.65	\$1,585.30	\$2,060.89	\$819.64	\$1,639.28	\$2,131.06	3.41%
<b>Basic Premiums - Region 3</b>							
Los Angeles, Riverside and San Bernardino							
Anthem Blue Cross Select HMO	\$841.13	\$1,682.26	\$2,186.94	\$916.88	\$1,833.76	\$2,383.89	9.01%
Anthem Blue Cross Traditional HMO	\$1,012.67	\$2,025.34	\$2,632.94	\$1,065.46	\$2,130.92	\$2,770.20	5.21%
Blue Shield Access+ HMO	\$756.65	\$1,513.30	\$1,967.29	\$828.48	\$1,656.96	\$2,154.05	9.49%
Blue Shield Trio HMO	\$704.69	\$1,409.38	\$1,832.19	\$738.11	\$1,476.22	\$1,919.09	4.74%
Health Net Salud y Más	\$630.13	\$1,260.26	\$1,638.34	\$714.40	\$1,428.80	\$1,857.44	13.37%
Kaiser Permanente	\$865.41	\$1,730.82	\$2,250.07	\$926.52	\$1,853.04	\$2,408.95	7.06%
PERS Gold	\$785.28	\$1,570.56	\$2,041.73	\$868.15	\$1,736.30	\$2,257.19	10.55%
PERS Platinum	\$1,131.47	\$2,262.94	\$2,941.82	\$1,263.73	\$2,527.46	\$3,285.70	11.69%
UnitedHealthcare SignatureValue Alliance	\$826.44	\$1,652.88	\$2,148.74	\$866.40	\$1,732.80	\$2,252.64	4.84%
UnitedHealthcare SignatureValue Harmony	\$734.76	\$1,469.52	\$1,910.38	\$756.28	\$1,512.56	\$1,966.33	2.93%
<b>Basic Premiums - Out of State</b>							
Kaiser Permanente Out of State	\$1,312.45	\$2,624.90	\$3,412.37	\$1,422.26	\$2,844.52	\$3,697.88	8.37%
PERS Platinum	\$1,146.86	\$2,293.72	\$2,981.84	\$1,244.55	\$2,489.10	\$3,235.83	8.52%

**RESOLUTION NO. 2024-53**  
**FIXING THE EMPLOYER CONTRIBUTION**  
**UNDER THE PUBLIC EMPLOYEES’ MEDICAL AND HOSPITAL CARE ACT**  
**AT AN EQUAL AMOUNT FOR EMPLOYEES AND ANNUITANTS**  
**WITH RESPECT TO A RECOGNIZED EMPLOYEE ORGANIZATION**

WHEREAS, (1) Coastside Fire Protection District is a contracting agency under Government Code Section 22920 and subject to the Public Employees’ Medical and Hospital Care Act (the “Act”) for participation by members of **001 Represented Safety Members**; and

WHEREAS, (2) Government Code Section 22892(a) provides that a contracting agency subject to Act shall fix the amount of the employer contribution by resolution; and

WHEREAS, (3) Government Code Section 22892(b) provides that the employer contribution shall be an equal amount for both employees and annuitants, but may not be less than the amount prescribed by Section 22892(b) of the Act; now, therefore be it

RESOLVED, (a) That the employer contribution for each employee or annuitant shall be the amount necessary to pay the full cost of his/her enrollment, including the enrollment of family members in a health benefits plan up to a maximum of \$1,112.90 per month with respect to employee enrolled for self alone, \$2,225.80 per month for employee enrolled for self and one family member, and \$2,893.54 per month for employee enrolled for self and two or more family members, plus administrative fees and Contingency Reserve Fund assessments; and be it further

RESOLVED, (b) Coastside Fire Protection District has fully complied with any and all applicable provisions of Government Code Section 7507 in electing the benefits set forth above; and be it further

RESOLVED, (c) That the participation of the employees and annuitants of Coastside Fire Protection District shall be subject to determination of its status as an “agency or instrumentality of the state or political subdivision of a State” that is eligible to participate in a governmental plan within the meaning of Section 414(d) of the Internal Revenue Code, upon publication of final Regulations pursuant to such Section. If it is determined that Coastside Fire Protection District would not qualify as an agency or instrumentality of the state or political subdivision of a State under such final Regulations, CalPERS may be obligated, and reserves the right to terminate the health coverage of all participants of the employer; and be it further

RESOLVED, (d) That the executive body appoint and direct, and it does hereby appoint and direct, Deputy Chief Jonathan Cox to file with the Board a verified copy of this resolution, and to perform on behalf of Coastside Fire Protection District all functions required of it under the Act; and be it further

RESOLVED, (e) That coverage under the Act be effective on January 1, 2025.

Adopted at a regular meeting of the Board of Directors at Fire Station 40, Half Moon Bay, this 25<sup>th</sup> day of September, 2024.

Signed: \_\_\_\_\_  
Gary Burke, President

Attest: \_\_\_\_\_  
Jonathan Cox, Deputy Chief

**RESOLUTION NO. 2024-54**  
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WHEREAS, (1) Coastside Fire Protection District is a contracting agency under Government Code Section 22920 and subject to the Public Employees’ Medical and Hospital Care Act (the “Act”) for participation by members **of 002 Non Represented Safety Members**; and

WHEREAS, (2) Government Code Section 22892(a) provides that a contracting agency subject to Act shall fix the amount of the employer contribution by resolution; and

WHEREAS, (3) Government Code Section 22892(b) provides that the employer contribution shall be an equal amount for both employees and annuitants, but may not be less than the amount prescribed by Section 22892(b) of the Act; now, therefore be it

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