

Saddleback Valley Unified School District
Renewal Rate Summary - Gross Cost
January 1, 2023

			Current	Renewal	
Combined monthly premium			\$3,421,365	\$3,677,018	
Combined annual premium			\$41,056,379	\$44,124,220	
Annual relationship to current rates \$				\$3,067,841	
Annual relationship to current rates %				7.5%	
Product	Carrier	Enrollment	Total	Total	% diff
Medical					
Traditional HMO	Anthem Blue Cross	863	\$1,312,842	\$1,429,682	8.9%
Select HMO	Anthem Blue Cross	187	\$207,800	\$216,423	4.1%
Vivity HMO	Anthem Blue Cross	447	\$472,984	\$501,364	6.0%
In-Network EPO	Anthem Blue Cross	245	\$452,161	\$492,403	8.9%
Traditional PPO	Anthem Blue Cross	360	\$662,599	\$721,571	8.9%
EAP	Anthem Blue Cross	2,102	\$820	\$820	0.0%
Dental					
PPO	ACSIG / Delta Dental	1,967	\$247,286	\$247,286	0.0%
Vision	ASCIP / VSP	1,923	\$64,875	\$67,470	4.0%
Basic life / AD&D	Voya	2,102	\$17,489	\$0	-100.0%

Notes:

Anthem's 2022 Proposal included the following 2023 rate caps:

6% Vivity HMO;

7.5% Select HMO;

8.9% Full HMO, EPO & PPO