



Ventura County Community College District

Vision: we will become the leader in the development of high quality, innovative educational programs and services.

Keeping in mind that students come first, we will model best practice in instructional and service delivery, student access, community involvement, and accountability.

COLLEGE FORUMS
February 2020

Today's Topics

News to watch for: Updates on Leadership and Professional Development, HR consultant review process, Sharing our accomplishments and vision.

Policy efforts and system development

- Community College Policy Agenda and Legislation
- Strategic Planning
- Accreditation
- Marketing and Communications

Fiscal update

- Budget Overview
- Obligations and Resources

Contract negotiations

- Timeline and Activities
- Link to Fact Sheets

Q&A



2020 CCLC Policy Agenda

1. Greater **state investment in per-student** funding:
 - UC = \$33,569 CSU = \$18,445 K-12 = \$12,018 CC = \$8,306
2. Equitably **distribute Cal Grant dollars** to cc students
3. Fund **deferred maintenance** and instructional equipment
4. Proposition 13 **School Facilities Bond** (\$2 Billion)
5. Assistance to **address unfunded pension** liabilities
6. Ongoing funding from the **Mental Health Services Act**
7. Continuation and **expansion of Baccalaureate degrees** at cc
8. Funding to increase **collaboration and efficiency**, e.g. Integrated Library System

VCCCD 2020 – 2026 Strategic Goals

1. **Increase Access** and Student Completion of Degrees
2. **Actively Support** Workforce and Economic Development in Ventura County through Partnerships and Relevant Programs Leading from Education to Careers
3. **Maintain** Sustainable Management of All Organizational Resources Aligned with Established Priorities and Implemented with Transparency and Accountability
4. **Actively Promote** a Culture that Values Students, Collaboration, and the Success of Each Employee

VCCCD 2020 – 2026 Strategic Plan Themes

- 1. Offerings, Interventions, Support Programs, Access, Success**
(VCCCD Strategic Goal 1)
- 2. Success, Equity, and Social Justice**
(VCCCD Strategic Goal 1, 2, 3)
- 3. Partnerships, Community Engagement**
(VCCCD Strategic Goal 2)
- 4. Program Delivery and Instructional Technology**
(VCCCD Strategic Goal 3)
- 5. Resource Management and Fiscal Planning**
(VCCCD Strategic Goal 3, VCCCD Strategic Goal 4)



VCCCD 2020 – 2026 Strategic Plan Development Timeline

February

- Strategic Planning Steering Committee Meetings
- Inclusive Draft I (IEPI, CBT, Modern Think, Perception Survey)

March

- Inclusive Draft II (Program Review, Institutional Effectiveness Data)
- Strategic Themes Workshops

April

- Substantive Draft III
- Collegial Consultation Forum Presentations

May

- Board Presentation



VCCCD Program Review Development and Timeline

November and December

- Developed Process Questions / Identified Participants (Administrative Services, Human Resources, Business Services, Institutional Effectiveness)

January

- Distributed, Collected, Quantified User Surveys

February

- Complete Provider Assessment Narratives

March

- Collegial Consultation Forum Presentations

April

- Board Presentation



Accreditation

- ✓ Mid-Term Reports
- ✓ Accrediting Commission for Community and Junior College (ACCJC)
- ✓ January Commission Meeting Actions



Planning Considerations

Ongoing Innovation for Advancing Student Access, Outcomes Attainment, and Equity

- ✓ AB 705
- ✓ Guided Pathways
- ✓ Dual Enrollment
- ✓ Open Educational Resources
- ✓ Promise programs
- ✓ Strong Workforce
- ✓ Sustainability
- ✓ Workforce and Economic Development
- ✓ Grants
- ✓ Accreditation



Planning Considerations

Managing Program and Fiscal Impact of SCFF

- ✓ Focus on optimization of resources

Enrollment Management

Safety & Emergency Preparedness

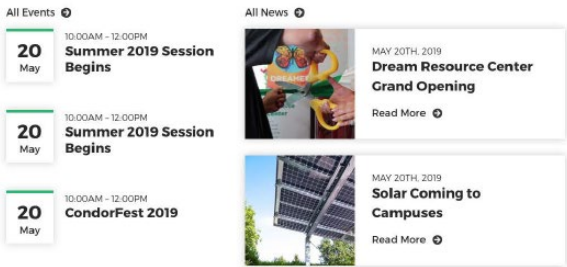
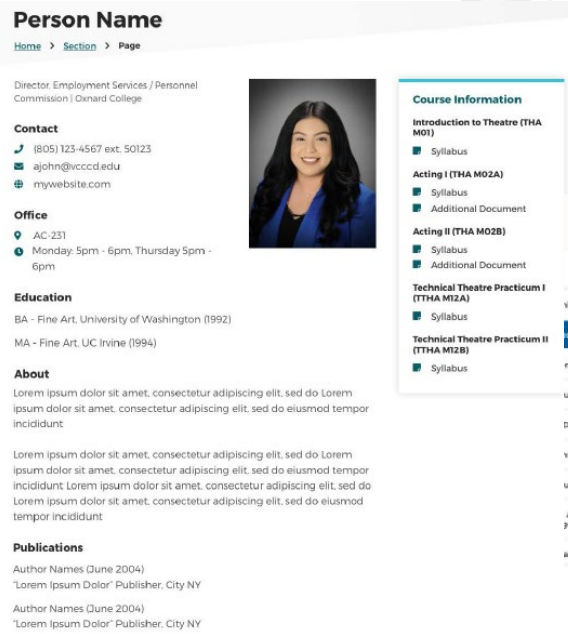
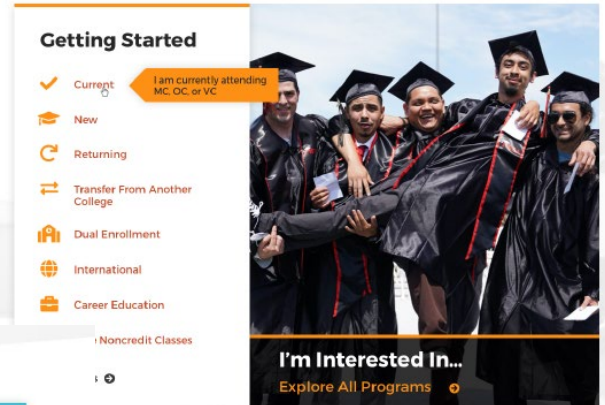
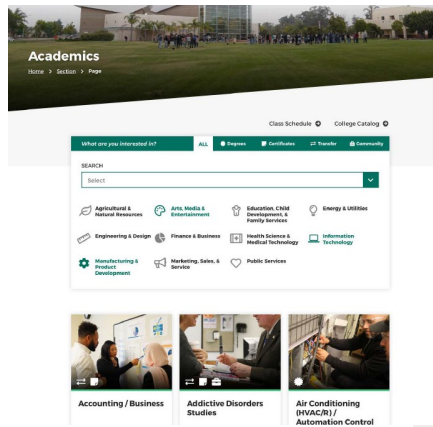
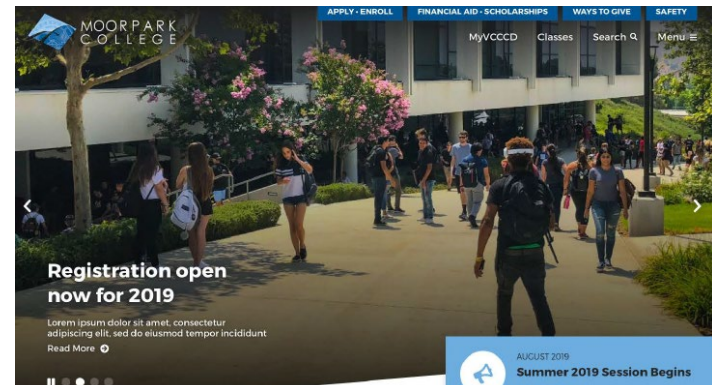
Expenditure concerns

- ✓ Restricted vs Unrestricted
- ✓ One-time vs ongoing
- ✓ STRS/PERS
- ✓ Health and welfare
- ✓ Retiree H&W benefit liability



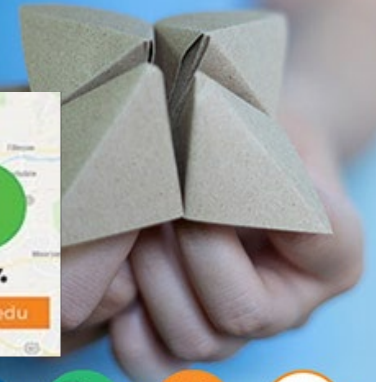
Marketing, Communications and Outreach

- ✓ Website Redesign
- ✓ Newsroom
- ✓ Photo Gallery
- ✓ Community Connections
 - ✓ Press Releases
 - ✓ Social Media
 - ✓ Outreach
 - ✓ Partnerships



Supporting our Colleges...

Unfold your future.



A NEW CHAPTER!

New Library Website
Better Searching
Books from any VCCCD Library

FIND THE LEADER IN YOU!



CULTIVATING LEADERS

SERVE | FOLLOW YOUR PASSION | INSPIRE | MAKE A DIFFERENCE

2020 - 2021 VENTURA COUNTY COMMUNITY COLLEGE DISTRICT
STUDENT NOW ACCEPTING ELECTIONS APPLICATIONS

Run for an Associated Students position at Moorpark College, Oxnard College or Ventura College or VCCCD Student Trustee* and represent students Districtwide.

COLLEGE STUDENTS...
Ride the **BUS** for **FREE!**
Click here to find your route today.

MOORPARKCOLLEGE.edu OXNARDCOLLEGE.edu VENTURACOLLEGE.edu



Register now for SPRING 2020

CASH @ COLLEGE

<p>SATURDAY FEB. 8 9AM - 1PM</p> <ul style="list-style-type: none"> MOORPARK COLLEGE Fountain Hall Atrium OXNARD COLLEGE Student Services Bldg VENTURA COLLEGE Learning Resource Center 	<p>SATURDAY FEB. 22</p> <ul style="list-style-type: none"> OXNARD COLLEGE 9am - 1pm Student Services Bldg VENTURA COLLEGE EAST CAMPUS in Santa Paula 9am - 12pm Campus Center
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STUDENTS...
Be Heard!
Take the **ACHA-NCHA HEALTH SURVEY!**

MOORPARK COLLEGE OXNARD COLLEGE VENTURA COLLEGE VC EAST CAMPUS

Fiscal Update



2019-20 State Budget Key Issues

Student Centered Funding Formula (SCFF)

- Recalculates funding rates in base, supplemental, and student success allocations for 2019-20
- Maintains the 70/20/10 percentage distribution
- Counts only the highest of all awards a student earned in the same year
- Computes a district's student success allocation based on a three-year average of each of the allocation measures
- Amends the definition of transfer outcomes for the student success allocation (completed 12+ units in the prior year)
- Extends Hold-Harmless provision (at least 2017-18 TCR + COLAs) an additional year through 2021-22

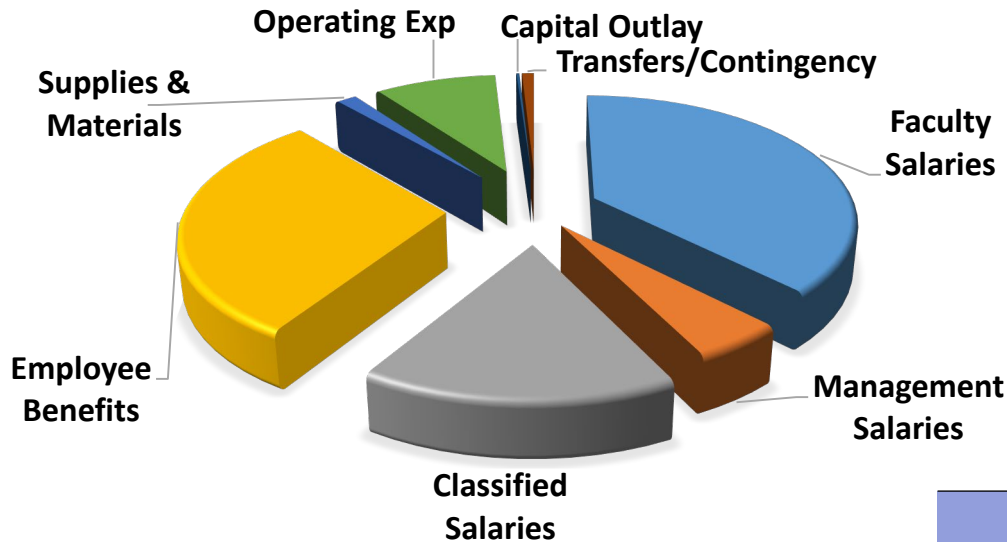
COLA at 3.26%

One-time buy down of STRS and PERS in 2019-20

- STRS: Employer contribution rate increases from 16.28% (FY19) to 17.1% (FY20); increases to 18.4% in FY21 [Increase of \$990,000 for total of \$11,470,000]
- PERS: Employer contribution rate increases from 18.1% (FY19) to 19.72% (FY20); increases to 22.7% in FY21 [Increase of \$1,300,000 for total of \$9,130,000]

2019-20 Adoption Budget

Unrestricted General Fund 111 by Object



	2018-19 ACTUAL EXPENDITURES	%	2019-20* ADOPTION BUDGET	%
FACULTY SALARIES	60,418,938	35.3%	60,625,543	34.5%
MANAGEMENT SALARIES	7,965,973	4.7%	7,690,998	4.4%
CLASSIFIED SALARIES	25,451,262	14.9%	28,309,077	16.1%
EMPLOYEE BENEFITS	48,912,862	28.6%	54,803,563	31.2%
SALARY & BENEFIT SUBTOTAL	142,749,035	83.5%	151,429,181	86.3%
SUPPLIES & MATERIALS	1,592,166	0.9%	2,702,826	1.5%
OPERATING EXP	13,291,667	7.8%	15,545,225	8.9%
CAPITAL OUTLAY	632,274	0.4%	312,393	0.2%
TRANSFERS/CONTINGENCY	12,790,318	7.5%	5,533,596	3.2%
TOTAL EXPENDITURES	171,055,460	100.0%	175,523,221	100.0%

* Incorporates carryover funds, including one-time funds related to the allocation of additional FY19 First Principal Apportionment Revenue. 3.26% COLA

Where are we this year?

		FY19	FY20	Difference
		Exp Actuals	Budget	
Revenue		Rev w/o recalc		
	Adoption Budget Hold-Harmless (with COLAs)	157,962,401	163,143,068	5,180,667
	Projected One-time Adjustments	7,338,100	?	
	Total State Apportionment	165,300,501		
Expenses				
	Medical benefits (Employees & Retirees)	32,366,943	34,405,548	2,038,605
	PERS & STRS	15,898,234	18,300,000	2,401,766
	Step, column, & longevity		1,541,000	1,541,000
	Utilities	3,724,544	4,090,500	365,956
				6,347,327

Multi-Year Projects (MYP) Assumptions and summary level budget components

Unrestricted General Fund (Fund 111) Assumptions

Component	2019-20 Adoption	2020-21	2021-22
Funded FTES	26,668	26,668	26,668
COLA	3.26%	3.00%	2.80%
Hold Harmless Component (TCR FY18)	\$163.1M	\$168.0M	\$172.7M
Step/Longevity - Faculty	1.7%	1.7%	1.7%
Step/Longevity - Classified	1.4%	1.4%	1.4%
Step/Longevity - Confidential/Supervisors/Management	1%	1%	1%
STRS Rate	17.10%	18.40%	18.10%
PERS Rate	19.72%	22.7%	24.6%
Health Benefit Rate Increase (Faculty)	6.0%	7.5%	7.5%
Utility costs	0%	3.5%	3.5%
Carryover (2%)	\$2.33M	-	-
Carryover (SCFF)	\$2.7M	-	-

COLA for 2020-21 was reduced from 3.00% to 2.29% in the Governor's FY21 January Budget Proposal. This will reduce the projected Hold Harmless Component by \$1.1 million from \$168.0 million to \$166.9 million, with a commensurate \$1.1 million reduction in 2021-22.

Unrestricted General Fund (111) MYP

	2019-20 Adoption	2020-21 Estimate	2021-22 Estimate
Assumptions			
General Apportionment	Hold-Harmless	Hold-Harmless	Hold-Harmless
COLA	3.26%	3.00%	2.80%
Revenue			
Total General Apportionment	163,143,068	168,037,360	172,742,406
FT Faculty Hiring	1,184,531	1,184,531	1,184,531
PT Faculty Equity Comp	558,080	558,080	558,080
Lottery Proceeds	3,978,025	3,978,025	3,978,025
Nonresident Tuition - International	668,448	668,448	668,448
Nonresident Tuition - Domestic	952,217	952,217	952,217
TOTAL REVENUE	170,484,369	175,378,661	180,083,707
Expenditures			
Faculty Salaries	60,625,543	61,242,102	61,869,143
Management Salaries	7,690,998	7,775,473	7,860,877
Classified Salaries	28,309,077	28,637,824	28,971,041
Employee Benefits	56,093,563	58,938,202	60,660,862
Salary & Benefit Subtotal	152,719,181	156,593,601	159,361,923
Supplies & Materials	2,702,826	2,702,826	2,702,826
Operating Expenditures	16,975,225	17,268,432	17,297,175
Capital Outlay	392,393	392,393	392,393
Transfers	783,018	783,018	783,018
Contingency	4,750,578	-	-
Direct Expenditure Subtotal	25,604,040	21,146,668	21,175,412
TOTAL EXPENDITURES	178,323,221	177,740,269	180,537,335
OPERATING SURPLUS/DEFICIT	(7,838,852)	(2,361,608)	(453,628)
Fund Balance			
Beginning Fund Balance	40,132,217	32,293,365	29,931,756
Ending Fund Balance	32,293,365	29,931,756	29,478,128
Reserves			
Board Designated:			
State Minimum 5%	9,718,964	9,718,964	9,718,964
Revenue Shortfall Contingency	5,000,000	5,000,000	5,000,000
State Teachers' Retirement System	1,000,000	1,000,000	1,000,000
Energy Efficiency	170,000	170,000	170,000
Unallocated	16,404,401	14,042,792	13,589,164
TOTAL RESERVES	32,293,365	29,931,756	29,478,128

Non-Salary Payroll Items

Additional District Cost on Each Payroll Dollar

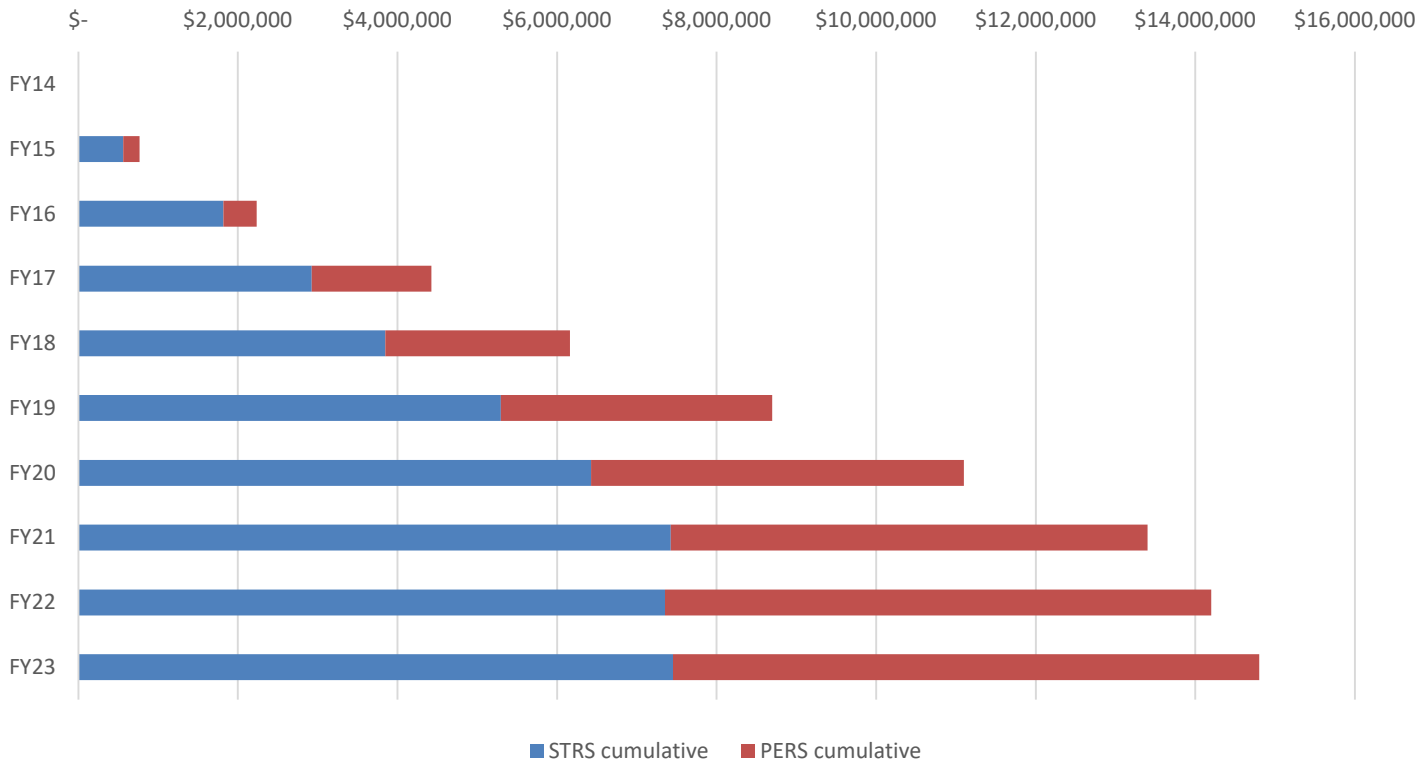
Statutory Benefits	Academic	Classified
State Teachers Retirement System (STRS)	17.10%	N/A
Public Employee Retirement System (PERS)	N/A	19.72%
Social Security (OASDI)	N/A	6.2%
Medicare	1.45%	1.45%
State Unemployment Insurance (SUI)	0.05%	0.05%
Workers' Compensation	1.70%	1.70%
Active Employee Retiree Health Liability (HRL)	15.0%	8.5%
Retired Employee Retiree Health Liability (HR2)	18.0%	15.0%
Total	53.30%	52.62%

Initial Rate Increases for Anthem PPO Renewal Effective July 1, 2020

Plan	Loss Ratio	Proposed Increase (%)	Current Annual Premium	Proposed Annual Premium	Amount of the Increase
ASCC	107%	26.76%	\$22,176 (\$1,848/month)	\$28,116 (\$2,343/month)	\$5,940 (\$495/month)
Faculty	111%	19.38%	\$25,548 (\$2,129/month)	\$30,504 (\$2,542/month)	\$4,956 (\$413/month)

Medical benefits comprise nearly 20% of the current year adopted budget.

STRS & PERS Cumulative Increased Annual Cost Since FY 14



	FY20 Budget	FY19	FY18	FY17	FY16	FY15	FY14
Total Unrestricted Revenue	170,484,369	166,947,981	160,321,628	151,545,609	144,305,637	133,118,624	131,086,840
STRS	3.8%	3.2%	2.4%	1.9%	1.3%	0.4%	0.0%
PERS	2.7%	2.0%	1.4%	1.0%	0.3%	0.2%	0.0%
Total	6.5%	5.2%	3.8%	2.9%	1.5%	0.6%	0.0%

General Fund – Unrestricted Fund Balances

Category	6/30/2018 Actuals	6/30/2019 Actuals	6/30/2020 Projections
Grand Total	\$72,070,922	\$78,811,677	\$61,381,417
Fund 113 (Infrastructure)	\$22,684,009	\$21,694,867	\$18,006,004
Fund 114 (Auxiliary)	\$16,635,544	\$16,984,594	\$11,082,048
Fund 111 Reserves Total	\$32,751,369	\$40,132,217	\$32,293,365
Board Designated:			
State Required 5% Minimum	\$9,281,823	\$10,018,403	\$9,718,964
Revenue Shortfall Contingency	\$5,000,000	\$5,000,000	\$5,000,000
STRS	\$1,000,000	\$1,000,000	\$1,000,000
Energy Efficiency	\$1,400,000	\$1,400,000	\$170,000
Unallocated Fund 111 Reserves	\$13,023,006	\$17,674,962	\$16,404,401
Budget Carryover	\$3,046,540	\$5,038,852	-

Unallocated 6/30/18 includes real property sale/FTES Shift
 Unallocated 6/30/19 includes late SCCF apportionment \$5.7M

Governor's FY21 January Budget Proposal – Community Colleges Impact

Overview

\$222.2 billion Proposed Budget is an increase of 3.4% over FY20. It maintains a commitment to paying down liabilities, building reserves, and increasing spending primarily for one-time initiatives.

Major Themes

- Addressing affordability crisis – health care and housing.
- Investing in emergency responses – homelessness and wildfires.
- Promoting opportunity – increased funding for preschool, public schools, and higher education; new Department of Early Childhood Development.
- Continued, but Slowing Growth (remaining risks in long-term forecast).
- Continued Focus on Resiliency.

Governor's FY21 January Budget Proposal – Community Colleges Impact

Funding Changes to Prop 98 Funding for CA Community Colleges (CCC), in Millions

Ongoing:

2.29% COLA for SCFF (and certain <u>categoricals</u>)	\$176.4
0.5% enrollment growth	31.9
Apprenticeship coursework & CA Apprenticeship Initiative	42.8
Food pantry services	11.4
Legal services for undocumented students, faculty, staff	10.0
Dreamer resource liaisons and related services	5.8
Instructional materials for dual enrollments students	5.0
Adjust CA College Promise & Student Success Completion Grant funding for recipients	(10.9)

One-Time:

Work-Based Learning	\$20.0
Statewide Pilot Fellowship Program for Diverse Hiring	15.0
PT Faculty Office Hours	10.0
Zero Textbook Cost Degree Programs	10.0
Deferred maintenance & instructional equipment	7.6
Technical adjustments	(17.3)
Total Changes	\$317.7

Governor's FY21 January Budget Proposal – Community Colleges Impact

Policy Update

Apportionments: No change to the Student Centered Funding Formula (SCFF). Governor supports the recommendation of the SCFF Oversight Committee to include a metric reflecting first-generation college students within the formula. The CCCCO is expected to develop guidance and work with districts to collect this data. FY21 preliminary SCFF rates are expected to be published in mid-February.

CCC System Support: Budget proposes a \$125 million consolidation of administrative and statewide activities budgets contained within the following programs: Student Equity and Achievement (SEA), Cooperating Agencies Foster Youth Educational Support, CCC Strong Workforce, Institutional Effectiveness Partnership Initiative (IEPI), Integrated Technology, Transfer Education & Articulation, Expand Delivery of Courses through Technology, and Statewide media campaigns (from Finance Aid Administration.)

Capital Outlay

Provides \$27.6 million in capital outlay funding from Prop 51. The funding is to support 24 new CCC projects. On the March 3 ballot is Prop 13, School and College Facilities Bond. If passed, community colleges would receive \$2 billion of the measure's total \$15 billion for educational facilities.

Contract Negotiations

<https://www.vcccd.edu/departments/human-resources/2019-2022-negotiations-information>



Questions



Additional slides

November 2019 – FT Faculty Distribution in Base Salary Schedule (excludes longevity and extra assignments)

Step	I	II	III	IV	V	Total	Salary
1			1	1		2	\$49-68K
2		2	2		3	7	\$51-71K
3					1	1	\$54-72K
4	1	2		1	1	5	\$56-76K
5	3	2	3	6	6	20	\$58-78K
6	4	2	1	3	5	15	\$61-80K
7	5	1	2	5	1	14	\$63-83K
8	5	2	2	5	6	20	\$66-85K
9	2	1	1	3	7	14	\$68-88K
10	2	4	4	7	8	25	\$71-90K
11	3	6	5	17	13	44	\$73-93K
12	6	3	2	3	5	19	\$76-95K
13	5	1	2	2	5	15	\$78-97K
14	4	5	1	4	5	19	\$80-100K
15	11	43	12	80	50	207	\$83-102K
Total	51	74	49	137	116	427	

Year End 2019 FT Faculty Gross Pay Summary

Description	Amount
High	\$201,025
Low	\$56,890
Median	\$112,349
Mean	\$113,486
Faculty (%) at \$100,000 or greater	75%
Ventura County Median Household Income	\$84,014

Note: Exclusions include pre-retirees, mid-year resignations, mid-year appointments

2018 California Community College Full Time Faculty Average Total Wages (plus) Benefits

EmployerName	AvgOfTotalWages	AvgOfTotalBenefits	Total Wages plus Benefits
San Jose/Evergreen Community College District	\$126,536.53	\$39,972	\$166,508.53
Gavilan Joint Community College District	\$118,372.15	\$39,033	\$157,405.33
Santa Clarita Community College District	\$120,760.05	\$32,603	\$153,363.36
Palomar Community College District	\$114,908.75	\$38,043	\$152,951.27
Rio Hondo Community College District	\$119,159.14	\$33,702	\$152,860.95
Antelope Valley Community College District	\$120,007.32	\$29,627	\$149,634.68
Long Beach Community College District	\$107,010.51	\$34,041	\$141,051.46
Ventura County Community College District	\$103,156.83	\$37,549	\$140,706.14
Solano County Community College District	\$110,214.85	\$29,384	\$139,598.46
Foothill-De Anza Community College District	\$108,648.09	\$29,557	\$138,204.62
Desert Community College District	\$106,190.79	\$31,934	\$138,125.10
Sonoma County Junior College District	\$104,773.55	\$33,134	\$137,907.06
Sequoias Community College District	\$104,664.17	\$32,346	\$137,010.54
Palo Verde Community College District	\$107,847.97	\$28,913	\$136,760.59
Yosemite Community College District	\$102,535.01	\$32,828	\$135,362.55
San Bernardino Community College District	\$101,696.67	\$29,998	\$131,694.80
Siskiyou Joint Community College District	\$96,005.72	\$31,163	\$127,168.44
Merced Community College District	\$91,131.45	\$33,499	\$124,630.05
Imperial Community College District	\$102,342.29	\$20,393	\$122,735.01
Southwestern Community College District	\$98,658.51	\$23,949	\$122,607.58
Los Rios Community College District	\$93,173.62	\$28,585	\$121,758.73
North Orange County Community College District	\$100,227.47	\$20,120	\$120,347.09
San Luis Obispo County Community College District	\$96,348.63	\$23,336	\$119,684.14

Average Faculty Pay and Benefits – Comparisons with Districts (CBT Report)

District	Average of Total Wages	Average of Total Benefits	Total Wages + Benefits
Ventura County CCD	\$103,157	\$37,549	\$140,706
Foothill-De Anza CCD	\$108,648	\$29,557	\$138,205
Los Rios CCD	\$93,174	\$28,585	\$121,759
Contra Costa CCD	\$71,419	\$23,683	\$95,101
South Orange County CCD	\$52,219	\$14,453	\$66,743
VCCCD Rank out of 49 Districts	14	4	8

California State Controller’s Office data with 49 or 72 Districts reporting
 Total Wages include base salary, longevity, and extra assignments

IEPI Focus Areas

1. Organizational Structure and Implementation Processes for District Services.
2. Districtwide Support and Coordination for Career Education and Workforce and Economic Development.
3. District-level Student Success Performance Metrics (SCFF) and Planning (Program Reviews).

CalPERS 2020 Regional Health Premiums (monthly)

Plan	Employee	Employee + 1	Employee + 2
Anthem Blue Cross Select	\$654	\$1,308	\$1,700
Anthem Blue Cross Trad	\$935	\$1,870	\$2,431
Blue Shield Access	\$910	\$1,820	\$2,366
Kaiser Permanente	\$645	\$1,290	\$1,678
Anthem PERS Choice	\$736	\$1,473	\$1,914
Anthem PERS Select	\$452	\$903	\$1,174
Anthem PERS Care	\$987	\$1,973	\$2,565
Peace Officers Res Assoc	\$749	\$1,499	\$1,960
United Healthcare	\$672	\$1,343	\$1,746

Ventura County Community College District CalPERS Medical

			Limited Network		
	Anthem Blue Cross	Anthem Blue Cross	CalPERS	CalPERS	CalPERS
	Faculty	ASCC	PERS Select ^{3,4}	PERS Choice	PERS Care
Deductible	In-Network	In-Network	In-Network	In-Network	In-Network
Individual	\$200	\$200	*\$1,000 ¹	*\$500	*\$500
Family	\$600	\$600	*\$2,000 ¹	*\$1,000	*\$1,000
Out of pocket maximum (coinsurance)					
Individual	\$1,500	\$1,700	\$3,000	\$3,000	\$2,000
Family	\$4,500	\$5,100	\$6,000	\$6,000	\$4,000
Out of pocket maximum (deductibles & copays)*					
Individual	N/A	N/A	\$2,900	\$2,900	\$3,900
Family	N/A	N/A	\$5,800	\$5,800	\$7,800
Coinsurance (plan pays)	80%	80%	80%	80%	90%
Office visit copay (PCP / specialist)	80%	\$20	* \$35 ² / \$35, ded waived	* \$20 / \$35, ded waived	* \$20 / \$35, ded waived
Hospital coinsurance / copay					
Inpatient	No Charge	No Charge	ded, 80%	ded, 80%	\$250*, ded, 90%
Outpatient surgery	No Charge	No Charge	ded, 80%	ded, 80%	ded, 90%
Lab and X-ray	No Charge	No Charge	ded, 80%	ded, 80%	ded, 90%
Emergency services copay	No Charge	\$100	* \$50, ded, 80%	* \$50, ded, 80%	*\$50, ded, 90%
Urgent care copay	80%	\$20	* \$35, ded waived	* \$35, ded waived	* \$35, ded waived
Durable medical equipment	80%	80%	ded, 80%	ded, 80%	ded, 90%
Prescription drugs					
Brand/Specialty Deductible	Brand Name \$50/member	Brand Name \$100/member	none	none	none
RX Copay					
30 days supply	\$10/\$30	\$10/\$30/\$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50	\$5 / \$20 / \$50
30 days supply of Maintenance Medication after 2	\$10/\$30	\$10/\$30/\$50	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
Mail order - 90 day supply	\$20/\$60	\$20/\$60/\$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100	\$10 / \$40 / \$100
RX Out of pocket maximum					
Individual	None	\$750	\$2,000	\$2,000	\$2,000
Family	None	\$1,500	\$4,000	\$4,000	\$4,000
Home Delivery	\$500/\$1,000	N/A	\$1,000	\$1,000	\$1,000

1 Five credits available to reduce deductible to \$500 Individual / \$1,000 Family (Flu Shot, Biometric Screening, Non-Smoking Certification, Virtual Second Opinion, ConditionCare Certification)
2 PCP copay reduced to \$10 if enrolled with PPO Primary Care Physician
3 Children automatically at \$500 ded
4 Well-Mothers Program, register online, no \$3,000 maximum only deductible

Faculty Anthem PPO Scenarios - Employee and 2+ Dependents - \$91,235 (average salary range - base pay and longevity)					
Three year scenario comparison of :					
A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3					
B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases					
C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases					
Anthem PERS Select also includes \$6,000 premium savings to employee					
Light Plan Utilization: 15 doctor visits (\$120 each) plus 12 generic prescriptions and 5 brand name prescriptions each year.					
A. Current Anthem Plan					
Item	Description	Year 1	Year 2	Year 3	
Salary	0%, 1%, 1% increases	\$ 91,235	\$ 92,147	\$ 93,069	
Employee expenses:					
Office Visits	Covered at 80% after \$200 indiv ded/\$600 family ded	\$ 840	\$ 840	\$ 840	
Prescriptions - generic	\$10 co-pay	\$ 120	\$ 120	\$ 120	
Prescriptions - brand	\$30 co-pay after \$50 brand ded/member	\$ 200	\$ 200	\$ 200	
Total Out of Pocket		\$ 1,160	\$ 1,160	\$ 1,160	
Salary less medical out of pocket		\$ 90,075	\$ 90,987	\$ 91,909	
B. Anthem CalPERS Choice					
Item	Description	Year 1	Year 2	Year 3	
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 95,470	\$ 98,643	\$ 100,616	
Employee expenses:					
Office Visits	\$20 co-pay deductible waived	\$ 300	\$ 300	\$ 300	
Prescriptions - generic	\$5 co-pay	\$ 60	\$ 60	\$ 60	
Prescriptions - brand	\$20 co-pay	\$ 100	\$ 100	\$ 100	
Total Out of Pocket		\$ 460	\$ 460	\$ 460	
Salary less medical out of pocket		\$ 95,010	\$ 98,183	\$ 100,156	
Net Effect of Change	Anthem Choice less Current Anthem	\$ 4,935	\$ 7,196	\$ 8,247	

Faculty Anthem PPO Scenarios - Employee and 2+ Dependents - \$91,235 (average salary range - base pay and longevity)					
Three year scenario comparison of :	A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3 B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases Anthem PERS Select also includes \$6,000 premium savings to employee				
Medium Plan Utilization:	20 doctor visits (\$120 each), 2 specialist visits (\$200 each) plus 12 generic prescriptions and 10 brand name prescriptions each year. One \$20,000 hospital expense year two.				
A. Current Anthem Plan					
Item	Description	Year 1	Year 2	Year 3	
Salary	0%, 1%, 1% increases	\$ 91,235	\$ 92,147	\$ 93,069	
Employee expenses:					
Office Visits	Covered at 80% after \$200 indiv ded/\$600 fr	\$ 1,040	\$ 1,040	\$ 1,040	
Prescriptions - generic	\$10 co-pay	\$ 120	\$ 120	\$ 120	
Prescriptions - brand	\$30 co-pay after \$50 brand ded/member	\$ 350	\$ 350	\$ 350	
Hospital Expense - Year 2	No Charge		\$ -		
Total Out of Pocket		\$ 1,510	\$ 1,510	\$ 1,510	
	Salary less medical out of pocket	\$ 89,725	\$ 90,637	\$ 91,559	
B. Anthem CalPERS Choice					
Item	Description	Year 1	Year 2	Year 3	
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 95,470	\$ 98,643	\$ 100,616	
Employee expenses:					
Office Visits	\$20/\$35 co-pay deductible waived	\$ 470	\$ 470	\$ 470	
Prescriptions - generic	\$5 co-pay	\$ 60	\$ 60	\$ 60	
Prescriptions - brand	\$20 co-pay	\$ 200	\$ 200	\$ 200	
Hospital Expense Year 2	Employee 20% up to \$3,000 Indiv OOP Max after \$500.00 Indiv Ded		\$ 3,500		
Total Out of Pocket		\$ 730	\$ 4,230	\$ 730	
	Salary less medical out of pocket	\$ 94,740	\$ 94,413	\$ 99,886	
Net Effect of Change	Anthem Choice less Current Anthem	\$ 5,015	\$ 3,776	\$ 8,327	

Faculty Anthem PPO Scenarios - Employee and 2+ Dependents - \$91,235 (average salary range - base pay and longevity)					
Three year scenario comparison of :		A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3			
		B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases			
		C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases			
		Anthem PERS Select also includes \$6,000 premium savings to employee			
Heavy Plan Utilization:		30 doctor visits (\$120 each), 12 specialist visits (\$200 each) plus 36 generic prescriptions and 12 brand name prescriptions each year. Total of \$60,000 hospital expenses each year.			
A. Current Anthem Plan					
Item	Description	Year 1	Year 2	Year 3	
Salary	0%, 1%, 1% increases	\$ 91,235	\$ 92,147	\$ 93,069	
Employee expenses:					
Office Visits	Covered at 80% after \$200 indiv ded/\$600 family ded	\$ 1,680	\$ 1,680	\$ 1,680	
Prescriptions - generic	\$10 co-pay	\$ 360	\$ 360	\$ 360	
Prescriptions - brand	\$30 co-pay after \$50 brand ded/member	\$ 410	\$ 410	\$ 410	
Hospital Expenses	No Charge	\$ -	\$ -	\$ -	
Total Out of Pocket		\$ 2,450	\$ 2,450	\$ 2,450	
Salary less medical out of pocket		\$ 88,785	\$ 89,697	\$ 90,619	
B. Anthem CalPERS Choice					
Item	Description	Year 1	Year 2	Year 3	
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 95,470	\$ 98,643	\$ 100,616	
Employee expenses:					
Office Visits	\$20/\$35 co-pay deductible waived	\$ 1,020	\$ 1,020	\$ 1,020	
Prescriptions - generic	\$5 co-pay	\$ 180	\$ 180	\$ 180	
Prescriptions - brand	\$20 co-pay	\$ 240	\$ 240	\$ 240	
Hospital Expense Year 2	Employee 20% up to \$6,000 Family OOP Max after \$1,000 Family Ded	\$ 7,000	\$ 7,000	\$ 7,000	
Total Out of Pocket		\$ 8,440	\$ 8,440	\$ 8,440	
Salary less medical out of pocket		\$ 87,030	\$ 90,203	\$ 92,176	
Net Effect of Change	Anthem Choice less Current Anthem	\$ (1,755)	\$ 506	\$ 1,557	

ASCC/SEIU PPO Scenarios - Employee and 2+ Dependents - \$68,587 average salary

Three year scenario comparison of :	A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3
	B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases
	C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases
	Anthem PERS Select also includes \$6,000 premium savings to employee
Light Plan Utilization:	15 doctor visits (\$120 each) plus 12 generic prescriptions and 5 brand name prescriptions each year.

A. Current Anthem Plan

Item	Description	Year 1	Year 2	Year 3
Salary	0%, 1%, 1% increases	\$ 68,537	\$ 69,222	\$ 69,915
Less Monthly Contribution of \$100		\$ (1,200)	\$ (1,200)	\$ (1,200)
Employee expenses:				
Office Visits	\$20 each	\$ 300	\$ 300	\$ 300
Prescriptions - generic	\$10 co-pay	\$ 120	\$ 120	\$ 120
Prescriptions - brand	\$30 co-pay after \$100 brand ded/member	\$ 250	\$ 250	\$ 250
Total Out of Pocket		\$ 670	\$ 670	\$ 670
	Salary less medical out of pocket	\$ 66,667	\$ 67,352	\$ 68,045

B. Anthem CalPERS Choice

Item	Description	Year 1	Year 2	Year 3
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 72,318	\$ 74,102	\$ 75,584
Employee expenses:				
Office Visits	\$20 co-pay deductible waived	\$ 300	\$ 300	\$ 300
Prescriptions - generic	\$5 co-pay	\$ 60	\$ 60	\$ 60
Prescriptions - brand	\$20 co-pay	\$ 100	\$ 100	\$ 100
Total Out of Pocket		\$ 460	\$ 460	\$ 460
	Salary less medical out of pocket	\$ 71,858	\$ 73,642	\$ 75,124
Net Effect of Change	Anthem Choice less Current Anthem	\$ 5,191	\$ 6,290	\$ 7,080
				\$ 18,560

ASCC/SEIU PPO Scenarios - Employee and 2+ Dependents - \$68,587 average salary					
Three year scenario comparison of :		A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3			
		B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases			
		C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases			
		Anthem PERS Select also includes \$6,000 premium savings to employee			
Medium Plan Utilization:		20 doctor visits (\$120 each), 2 specialist visits (\$200 each) plus 12 generic prescriptions and 10 brand name prescriptions each year. One \$20,000 hospital expense year two.			
A. Current Anthem Plan					
Item	Description	Year 1	Year 2	Year 3	
Salary	0%, 1%, 1% increases	\$ 68,537	\$ 69,222	\$ 69,915	
	Less Monthly Contribution of \$100	\$ (1,200)	\$ (1,200)	\$ (1,200)	
Employee expenses:					
Office Visits	\$20 each	\$ 440	\$ 440	\$ 440	
Prescriptions - generic	\$10 co-pay	\$ 120	\$ 120	\$ 120	
Prescriptions - brand	\$30 co-pay after \$100 brand ded/member	\$ 400	\$ 400	\$ 400	
Hospital Expense - Year 2	No Charge		\$ -		
Total Out of Pocket		\$ 960	\$ 960	\$ 960	
	Salary less medical out of pocket	\$ 67,577	\$ 68,262	\$ 68,955	
B. Anthem CalPERS Choice					
Item	Description	Year 1	Year 2	Year 3	
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 72,318	\$ 74,102	\$ 75,584	
Employee expenses:					
Office Visits	\$20/\$35 co-pay deductible waived	\$ 470	\$ 470	\$ 470	
Prescriptions - generic	\$5 co-pay	\$ 60	\$ 60	\$ 60	
Prescriptions - brand	\$20 co-pay	\$ 200	\$ 200	\$ 200	
Hospital Expense Year 2	Employee 20% up to \$3,000 Indiv OOP Max after \$500.00 Indiv Ded		\$ 3,500		
Total Out of Pocket		\$ 730	\$ 4,230	\$ 730	
	Salary less medical out of pocket	\$ 71,588	\$ 69,872	\$ 74,854	Three Year Total
Net Effect of Change	Anthem Choice less Current Anthem	\$ 4,011	\$ 1,610	\$ 5,900	\$ 11,520

ASCC/SEIU PPO Scenarios - Employee and 2+ Dependents - \$68,587 average salary					
Three year scenario comparison of :					
A. Current Anthem PPO with 0%, 1%, 1% salary increases years 1, 2, and 3					
B. Anthem PERS Choice with \$2,410 lump sum and 2%, 6%, 2% salary increases					
C. Anthem PERS Select with \$2,410 lump sum and 2%, 6%, 2% salary increases					
Anthem PERS Select also includes \$6,000 premium savings to employee					
Heavy Plan Utilization: 30 doctor visits (\$120 each), 12 specialist visits (\$200 each) plus 36 generic prescriptions and 12 brand name prescriptions each year. Total of \$60,000 hospital expenses each year.					
A. Current Anthem Plan					
Item	Description	Year 1	Year 2	Year 3	
Salary	0%, 1%, 1% increases	\$ 68,537	\$ 69,222	\$ 69,915	
	Less Monthly Contribution of \$100	\$ (1,200)	\$ (1,200)	\$ (1,200)	
Employee expenses:					
Office Visits	\$20 each	\$ 840	\$ 840	\$ 840	
Prescriptions - generic	\$10 co-pay	\$ 360	\$ 360	\$ 360	
Prescriptions - brand	\$30 co-pay after \$100 brand ded/member	\$ 460	\$ 460	\$ 460	
Hospital Expenses	No Charge	\$ -	\$ -	\$ -	
Total Out of Pocket		\$ 1,660	\$ 1,660	\$ 1,660	
	Salary less medical out of pocket	\$ 66,877	\$ 67,562	\$ 68,255	
B. Anthem CalPERS Choice					
Item	Description	Year 1	Year 2	Year 3	
Salary	\$2,410 lum sum plus 2%, 6%, 2% increases	\$ 72,318	\$ 74,102	\$ 75,584	
Employee expenses:					
Office Visits	\$20/\$35 co-pay deductible waived	\$ 1,020	\$ 1,020	\$ 1,020	
Prescriptions - generic	\$5 co-pay	\$ 180	\$ 180	\$ 180	
Prescriptions - brand	\$20 co-pay	\$ 240	\$ 240	\$ 240	
Hospital Expense Year 2	Employee 20% up to \$6,000 Family OOP Max after \$1,000 Family Ded	\$ 7,000	\$ 7,000	\$ 7,000	
Total Out of Pocket		\$ 8,440	\$ 8,440	\$ 8,440	
	Salary less medical out of pocket	\$ 63,878	\$ 65,662	\$ 67,144	Three Year Total
Net Effect of Change	Anthem Choice less Current Anthem	\$ (2,999)	\$ (1,900)	\$ (1,110)	\$ (6,010)