



# TEAM TORRANCE: WINNING TOGETHER

## FULL TIME EMPLOYEES

(Units included: CC, CA, CM, CT, Executive & Management, CFTSH, TCEA, TFEA & Engineers, TPSA)  
Effective January 1, 2025

To enroll/make changes to your Benefits, log onto <http://my.adp.com>

2024 Open Enrollment:  
**September 16 – October 11, 2024**

For more information on the plans that are available, go to [www.TorranceCA.Gov/OpenEnrollment](http://www.TorranceCA.Gov/OpenEnrollment)

*For any additional questions, please call the Human Resources Department at (310) 618-2960.*

Rates quoted below do not include the Administrative Fee charged to each employee by CalPERS. In keeping with previous years, the Administrative Fee will continue to be automatically deducted and reflected on each employee's paycheck.

## FULL TIME EMPLOYEES

Effective January 1, 2025, the City's monthly contributions for health insurance are as follows:

- Full-time employees: \$678.36 for 1-party, \$1,308.51 for 2-party and \$1,795.34 for family



**Effective January 1, 2025 for full-time employees for Los Angeles Area Region (Los Angeles, Riverside, San Bernadino)**

	1-Party			2-Party			Family			
<b>Carrier</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>% Change (+/-) from 2024</b>
<b>Anthem Select HMO</b>	\$916.88	\$678.36	\$238.52	\$1,833.76	\$1,308.51	\$525.25	\$2,383.89	\$1,795.34	\$588.55	9.01%
<b>Anthem Traditional HMO</b>	\$1,065.46	\$678.36	\$387.10	\$2,130.92	\$1,308.51	\$822.41	\$2,770.20	\$1,795.34	\$974.86	5.21%
<b>Blue Shield Access + HMO</b>	\$828.48	\$678.36	\$150.12	\$1,656.96	\$1,308.51	\$348.45	\$2,154.05	\$1,795.34	\$358.71	9.49%
<b>Blue Shield Trio HMO</b>	\$738.11	\$678.36	\$59.75	\$1,476.22	\$1,308.51	\$167.71	\$1,919.09	\$1,795.34	\$123.75	4.74%
<b>Health Net Salud y Mas HMO</b>	\$714.40	\$678.36	\$36.04	\$1,428.80	\$1,308.51	\$120.29	\$1,857.44	\$1,795.34	\$62.10	13.37%
<b>Kaiser HMO</b>	\$926.52	\$678.36	\$248.16	\$1,853.04	\$1,308.51	\$544.53	\$2,408.95	\$1,795.34	\$613.61	7.06%
<b>UnitedHealthcare Alliance HMO</b>	\$866.40	\$678.36	\$188.04	\$1,732.80	\$1,308.51	\$424.29	\$2,252.64	\$1,795.34	\$457.30	4.84%
<b>UnitedHealthcare Harmony HMO</b>	\$756.28	\$678.36	\$77.92	\$1,512.56	\$1,308.51	\$204.05	\$1,966.33	\$1,795.34	\$170.99	2.93%
<b>PERS Gold PPO</b>	\$868.15	\$678.36	\$189.79	\$1,736.30	\$1,308.51	\$427.79	\$2,257.19	\$1,795.34	\$461.85	10.55%
<b>PERS Platinum PPO</b>	\$1,263.73	\$678.36	\$585.37	\$2,527.46	\$1,308.51	\$1,218.95	\$3,285.70	\$1,795.34	\$1,490.36	11.69%

**Effective January 1, 2025 for full-time employees for other Southern California Area Regions (Orange, San Diego, Santa Barbara, Ventura)**

	1-Party			2-Party			Family			
<b>Carrier</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>PERS Rates</b>	<b>City Pays</b>	<b>Employee Contributes</b>	<b>% Change (+/-) from 2024</b>
<b>Anthem Select HMO</b>	\$919.00	\$678.36	\$240.64	\$1,838.00	\$1,308.51	\$529.49	\$2,389.40	\$1,795.34	\$594.06	13.78%
<b>Anthem Traditional HMO</b>	\$1,110.97	\$678.36	\$432.61	\$2,221.94	\$1,308.51	\$913.43	\$2,888.52	\$1,795.34	\$1,093.18	7.40%
<b>Blue Shield Access + HMO</b>	\$948.53	\$678.36	\$270.17	\$1,897.06	\$1,308.51	\$588.55	\$2,466.18	\$1,795.34	\$670.84	9.13%
<b>Blue Shield Trio HMO</b>	\$909.10	\$678.36	\$230.74	\$1,818.20	\$1,308.51	\$509.69	\$2,363.66	\$1,795.34	\$568.32	12.20%
<b>Health Net Salud y Mas HMO</b>	\$823.49	\$678.36	\$145.13	\$1,646.98	\$1,308.51	\$338.47	\$2,141.07	\$1,795.34	\$345.73	20.26%
<b>Kaiser HMO</b>	\$944.34	\$678.36	\$265.98	\$1,888.68	\$1,308.51	\$580.17	\$2,455.28	\$1,795.34	\$659.94	4.35%
<b>Sharp HMO</b>	\$868.45	\$678.36	\$190.09	\$1,736.90	\$1,308.51	\$428.39	\$2,257.97	\$1,795.34	\$462.63	4.23%
<b>UnitedHealthcare Alliance HMO</b>	\$890.66	\$678.36	\$212.30	\$1,781.32	\$1,308.51	\$472.81	\$2,315.72	\$1,795.34	\$520.38	6.30%
<b>UnitedHealthcare Harmony HMO</b>	\$819.64	\$678.36	\$141.28	\$1,639.28	\$1,308.51	\$330.77	\$2,131.06	\$1,795.34	\$335.72	3.41%
<b>PERS Gold PPO</b>	\$864.75	\$678.36	\$186.39	\$1,729.50	\$1,308.51	\$420.99	\$2,248.35	\$1,795.34	\$453.01	8.17%
<b>PERS Platinum PPO</b>	\$1,258.76	\$678.36	\$580.40	\$2,517.52	\$1,308.51	\$1,209.01	\$3,272.78	\$1,795.34	\$1,477.44	9.31%

**\*\*ZIP codes are used to determine the health plans and regions in which you are eligible to enroll. Employees may choose either their home or current work address ZIP code to establish their eligibility. If you elect to use your work zip code you must complete an Employer ZIP Code Election form, which is available from the **Human Resources Department**.**

## Dental Rates Effective January 1, 2025 Full Time Employees

	Single			Two-Party			Family			% Change (+/-) from 2024
	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	
Delta PPO	\$33.71	\$33.71	\$0.00	\$67.42	\$67.42	\$0.00	\$116.31	\$67.42	\$48.89	0.00%
Delta Care (DHMO)	\$16.60	\$16.60	\$0.00	\$29.96	\$29.96	\$0.00	\$44.31	\$29.96	\$14.35	0.00%

## Vision Rates Effective January 1, 2025

	Single			Two-Party			Family			%Change (+/-) from 2024
	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	
Anthem Vision	\$3.33	\$3.33	\$0.00	\$6.28	\$3.33	\$2.95	\$9.19	\$3.33	\$5.86	0.00%
Anthem Vision Buy-Up	\$8.19	\$3.33	\$4.86	\$15.45	\$3.33	\$12.12	\$22.61	\$3.33	\$19.28	0.00%

*For online information about doctors and health plan benefits, use the following websites:*

Anthem Blue Cross	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
Blue Shield	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Health Net of California	<a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>
Kaiser Permanente	<a href="https://my.kp.org/calpers">https://my.kp.org/calpers</a>
PERS Platinum & PERS Gold	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
UnitedHealthcare	<a href="http://www.welcometouhc.com/calpers">www.welcometouhc.com/calpers</a>
Sharp	<a href="http://www.sharphealthplan.com/calpers">www.sharphealthplan.com/calpers</a>
Delta Dental of California	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Anthem Vision Care	<a href="http://www.anthem.com">www.anthem.com</a>

NOTED:

*Aram Chaparyan*

Aram Chaparyan, City Manager