

Santa Barbara City College
Out-of-Pocket Premium Comparison per Provider

Blue Shield HMO (with Dental options) \$10/visit co-pay - \$0 deductible - \$1,000/\$2,000 co-insurance																
Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family					
Blue Shield	\$11,484.00	\$23,280.00	\$32,748.00	Blue Shield	\$11,484.00	\$23,280.00	\$32,748.00	Blue Shield	\$11,484.00	\$23,280.00	\$32,748.00					
Delta Premier	\$612.00	\$1,260.00	\$1,740.00	Delta PPO	\$710.40	\$1,434.00	\$2,247.60	Golden West	\$578.40	\$1,168.20	\$1,727.50					
Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10					
Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00					
Totals	\$12,316.10	\$24,760.10	\$34,708.10	Totals	\$12,414.50	\$24,934.10	\$35,215.70	Totals	\$12,282.50	\$24,668.30	\$34,695.60					
Out-of-pocket premiums:				Out-of-pocket premiums:				Out-of-pocket premiums:								
Annual	-\$5,067.10	-\$11,623.10	-\$16,006.10	Annual	-\$5,165.50	-\$11,797.10	-\$16,513.70	Annual	-\$5,033.50	-\$11,531.30	-\$15,993.60					
Tenths	-\$506.71	-\$1,162.31	-\$1,600.61	Tenths	-\$516.55	-\$1,179.71	-\$1,651.37	Tenths	-\$503.35	-\$1,153.13	-\$1,599.36					
Blue Cross PPO 100% (with Dental options) \$10/visit co-pay - \$0 deductible																
Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family					
BC PPO 100%	\$8,611.20	\$16,838.40	\$23,673.60	BC PPO 100%	\$8,611.20	\$16,838.40	\$23,673.60	BC PPO 100%	\$8,611.20	\$16,838.40	\$23,673.60					
Delta Premier	\$612.00	\$1,260.00	\$1,740.00	Delta PPO	\$710.40	\$1,434.00	\$2,247.60	Golden West	\$578.40	\$1,168.20	\$1,727.50					
Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10					
Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00					
Totals	\$9,443.30	\$18,318.50	\$25,633.70	Totals	\$9,541.70	\$18,492.50	\$26,141.30	Totals	\$9,409.70	\$18,226.70	\$25,621.20					
Out-of-pocket premiums:				Out-of-pocket premiums:				Out-of-pocket premiums:								
Annual	-\$2,194.30	-\$5,181.50	-\$6,931.70	Annual	-\$2,292.70	-\$5,355.50	-\$7,439.30	Annual	-\$2,160.70	-\$5,089.70	-\$6,919.20					
Tenths	-\$219.43	-\$518.15	-\$693.17	Tenths	-\$229.27	-\$535.55	-\$743.93	Tenths	-\$216.07	-\$508.97	-\$691.92					
Blue Cross PPO 80% (with Dental options) \$20/visit co-pay - \$300/\$600 deductible - \$1,000/\$3,000 co-insurance																
Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family	Annual Rates District \$'s	Single	2-Party	Family					
BC PPO 80%	\$7,159.20	\$13,982.40	\$19,665.60	BC PPO 80%	\$7,159.20	\$13,982.40	\$19,665.60	BC PPO 80%	\$7,159.20	\$13,982.40	\$19,665.60					
Delta Premier	\$612.00	\$1,260.00	\$1,740.00	Delta PPO	\$710.40	\$1,434.00	\$2,247.60	Golden West	\$578.40	\$1,168.20	\$1,727.50					
Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10	Mutual (Life)	\$90.10	\$90.10	\$90.10					
Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00	Mutual (LTD)*	\$130.00	\$130.00	\$130.00					
Totals	\$7,991.30	\$15,462.50	\$21,625.70	Totals	\$8,089.70	\$15,636.50	\$22,133.30	Totals	\$7,957.70	\$15,370.70	\$21,613.20					
Out-of-pocket premiums:				Out-of-pocket premiums:				Out-of-pocket premiums:								
Annual	-\$742.30	-\$2,325.50	-\$2,923.70	Annual	-\$840.70	-\$2,499.50	-\$3,431.30	Annual	-\$708.70	-\$2,233.70	-\$2,911.20					
Tenths	-\$74.23	-\$232.55	-\$292.37	Tenths	-\$84.07	-\$249.95	-\$343.13	Tenths	-\$70.87	-\$223.37	-\$291.12					
Max out-of-pocket including deductible & co-insurance										-\$2,042.30	-\$4,925.50	-\$6,523.70	Max out-of-pocket including deductible & co-insurance	-\$2,008.70	-\$4,833.70	-\$6,511.20

* Mutual of Omaha = based on an annual salary of \$50,000. (Annual salary/12/100x.312)

Family coverage is based on a party of 3 or more.