

City of San José  
Office of Retirement Services  
**2024 Member + Spouse Monthly Retiree Rates**

Lowest Cost Plan Available to Active Employees: \$3,200 Kaiser High Deductible HMO							Police & Fire Members Only Medicare Part B Rmbrsmt. **
						MB + SP/DP: \$ 1,193.68	
Providers & Plans	Coverage Type	Plan Codes for MB+SP/DP	Retiree Pays	Fund Pays	Total Monthly Premium		
<b>Kaiser Permanente Plans (California Only)</b>							
1	\$3,200 High Deductible HMO *	MB + SP/DP	KHDHP	0.00	1,193.68	1,193.68	
2	Medicare Split: Sr. Advantage/\$3,200 High Deductible HMO*	MB(M) + SP/DP	A1HDHP	0.00	1,193.68	866.93	326.75
3		MB + SP/DP(M)	A1-aHDHP	0.00	1,193.68	866.93	326.75
4	\$1,500 Deductible HMO	MB + SP/DP	KDHMO	223.06	1,193.68	1,416.74	
5	Medicare Split: Sr. Advantage & \$1,500 Deductible HMO	MB(M) + SP/DP	A1DHMO	0.00	1,193.68	978.45	215.23
6		MB + SP/DP(M)	A1-aDHMO	0.00	1,193.68	978.47	215.21
7	\$25 Copay HMO	MB + SP/DP	K	536.54	1,193.68	1,730.22	
8	Medicare Split: Sr. Advantage & \$25 Copay HMO	MB(M) + SP/DP	A1	0.00	1,193.68	1,135.19	58.49
9		MB + SP/DP(M)	A1-a	0.00	1,193.68	1,135.21	58.47
10	Medicare Sr. Advantage	MB(M) + SP/DP(M)	A2	0.00	1,193.68	540.18	653.50
<b>Anthem HMO Plans (California Only)</b>							
11	\$20 Copay Traditional HMO	MB + SP/DP	ZMSP	1,184.22	1,193.68	2,377.90	
12	\$20 Copay Select HMO	MB + SP/DP	IMSP	874.80	1,193.68	2,068.48	
13	\$1,500 Deductible Select HMO	MB + SP/DP	JMSP	401.10	1,193.68	1,594.78	
14	Medicare Split: Medicare Advantage PPO & \$20 Copay Traditional HMO	MB (M) + SP/DP	Z18MSP	497.97	1,193.68	1,691.65	
15		MB + SP/DP (M)	Z19MSP	389.89	1,193.68	1,583.57	
16	Medicare Split: Medicare Advantage PPO & \$20 Copay Select HMO	MB(M) + SP/DP	L1MSP	343.25	1,193.68	1,536.93	
17		MB + SP/DP(M)	M1MSP	249.25	1,193.68	1,442.93	
18	Medicare Split: Medicare Advantage PPO & \$1500 Deductible Select HMO	MB(M) + SP/DP	N1MSP	106.37	1,193.68	1,300.05	
19		MB + SP/DP(M)	O1MSP	33.89	1,193.68	1,227.57	
<b>Anthem PPO Plans (Nationwide)</b>							
20	\$2,500 High Deductible Classic PPO*	MB + SP/DP	PMSP	2,444.50	1,193.68	3,638.18	
21	\$100 Deductible Select PPO	MB + SP/DP	QMSP	4,712.06	1,193.68	5,905.74	
22	\$100 Deductible Classic PPO	MB + SP/DP	RMSP	5,122.68	1,193.68	6,316.36	
23	Medicare Advantage PPO	MB(M) + SP/DP(M)	SMSP	0.00	1,193.68	1,005.38	188.30
24	Medicare Split: Medicare Advantage PPO & \$100 Deductible Select PPO	MB(M) + SP/DP	TMSP	2,261.87	1,193.68	3,455.55	
25		MB + SP/DP(M)	UMSP	1,993.41	1,193.68	3,187.09	
26	Medicare Split: Medicare Advantage PPO & \$100 Deductible Classic PPO	MB(M) + SP/DP	VMSP	2,467.17	1,193.68	3,660.85	
27		MB + SP/DP(M)	WMSP	2,180.07	1,193.68	3,373.75	
28	Medicare Split: Medicare Advantage PPO & \$2,500 High Deductible Classic PPO*	MB(M) + SP/DP	XMSP	1,128.11	1,193.68	2,321.79	
29		MB + SP/DP(M)	YMSP	962.73	1,193.68	2,156.41	
<b>In-Lieu Credit Program</b>							
Medical In-Lieu (In Lieu credits have no cash value)			MSIL	298.42			
Dental In-Lieu (In Lieu credits have no cash value)			DMSIL	12.17			
<b>Coverage Abbreviations:</b> (M) = Medicare MB = Member or Survivor SP = Spouse DP = Domestic Partner CH = Child(ren) * Health Savings Account (H.S.A.) Compatible			**Police & Fire Retirees are eligible to receive Medicare Part B reimbursement if enrolled in a medicare plan where the Total Monthly Premium amount is lower than the Lowest Cost Plan subsidy amount.				