

Municipalities, Colleges, Schools Insurance Group  
**MCSIG 2020 RATES - MONTHLY**

<b>MEDICAL</b>	<b>PPO \$20</b>	<b>PPO \$25</b>	<b>PPO \$30</b>	<b>PPO \$35</b>	<b>PPO \$40</b>	<b>PPO \$50</b>	<b>PPO \$60</b>	<b>EPO</b>	<b>CompleteCare*</b>
<b>ACTIVE EMPLOYEES</b>								Southern	Medical Expense
(\$25K life insurance)								California	Reimbursement Plan
Employee Only	\$ 1,465	\$ 954	\$ 866	\$ 884	\$ 821	\$ 770	\$ 693	\$ 620	\$428*
Employee + 1	\$ 2,927	\$ 1,904	\$ 1,728	\$ 1,761	\$ 1,638	\$ 1,537	\$ 1,378	\$ 1,235	\$428*
Family	\$ 3,802	\$ 2,473	\$ 2,245	\$ 2,287	\$ 2,127	\$ 1,997	\$ 1,792	\$ 1,603	\$428*
<b>EARLY RETIREES</b>									
(\$5K life insurance)									
Retiree Only	\$ 1,462	\$ 951	\$ 863	\$ 881	\$ 818	\$ 767	\$ 690	\$ 617	
Retiree + 1	\$ 2,924	\$ 1,901	\$ 1,725	\$ 1,758	\$ 1,635	\$ 1,534	\$ 1,375	\$ 1,232	
Family	\$ 3,799	\$ 2,470	\$ 2,242	\$ 2,284	\$ 2,124	\$ 1,994	\$ 1,789	\$ 1,600	

\*Composite base rate is \$428 for each tier, if no addt'l premium reimbursement is due. Please contact MCSIG for more info.

<b>DENTAL No Ortho</b>	<b>LOW</b>	<b>MEDIUM</b>	<b>HIGH</b>	<b>GRAND</b>
Employee Only	\$ 49	\$ 53	\$ 59	\$ 65
Employee + 1	\$ 90	\$ 98	\$ 107	\$ 118
Family	\$ 145	\$ 159	\$ 176	\$ 194

<b>DENTAL With Ortho</b>	<b>LOW</b>	<b>MEDIUM</b>	<b>HIGH</b>	<b>GRAND</b>
Employee Only	\$ 50	\$ 54	\$ 60	\$ 66
Employee + 1	\$ 94	\$ 102	\$ 111	\$ 123
Family	\$ 162	\$ 175	\$ 192	\$ 211

<b>VISION</b>	<b>A</b>	<b>B</b>	<b>C</b>
Employee Only	\$ 10	\$ 11	\$ 12
Employee + 1	\$ 15	\$ 16	\$ 20
Family	\$ 28	\$ 29	\$ 35

Effective January 1, 2020 through December 31, 2020

Board Adopted: September 18, 2019 (rounded to whole dollar)



**MCSIG**  
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