

CALSTRS



HOW WILL YOU SPEND YOUR FUTURE?

CalSTRS Health Care Survey2006



- Survey Mailed October 10, 2006
 - K-12 Districts
 - Community College
 - County Office Of Education

 - Approximately 1,150 mailed
 - Received to Date: 405

Active Certificated

- How many Members?
- Types of Insurance Offered
- Employer Health Care Costs
 - Total for Fiscal Year



- Types of Medical Plans
 - HMO, PPO, POS, EPO, Traditional
- Reimburse
- Type of Contract
 - Direct, Joint Power or Trust, CalPERS

Health Care Costs

PPO Single Individual

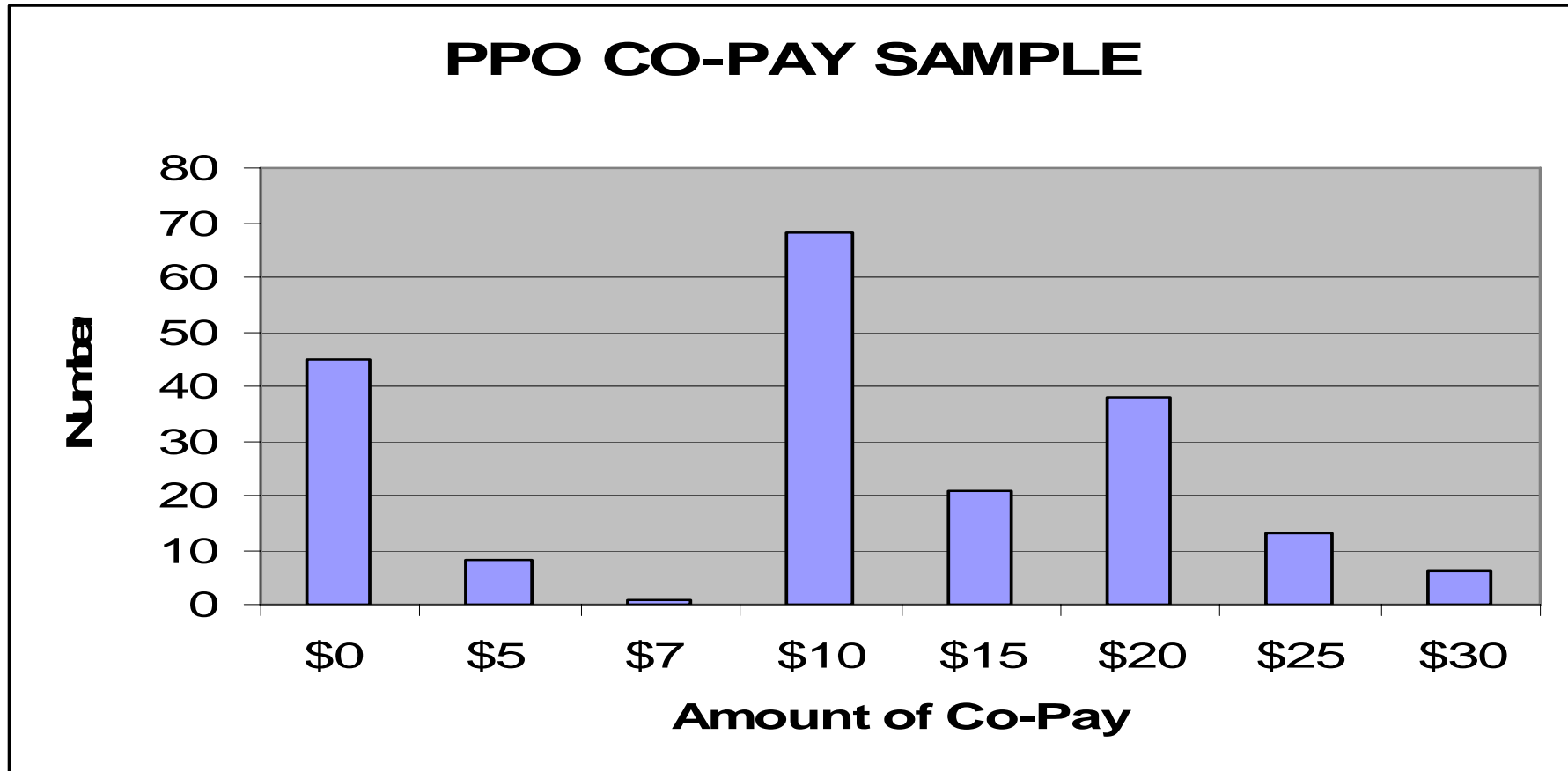
- Employer Costs.....\$476 month
- Employee Costs.....\$0

PPO Single Plus One

- Employer Costs.....\$558 month
- Employee Costs.....\$290 month

PPO Family

- Employer Costs.....\$739 month
- Employee Costs.....\$330 month



Retired Certificated Members

75% of Surveyed Districts offer
Post Retirement Health Care

- Full Lifetime.....24%
- Partial Lifetime.....6%
- Full to Age 65.....39%
- Partial to Age 65.....26%
- Full to 65 then Partial.....5%



Post Retirement Part-Time Health Care

- Do Not Have Part-timers.....24%
- No Benefits Offered.....36%
- Yes Part-time Offered.....40%

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Health Care Costs

Health Care Cost Increases						
Year	0%	1-9%	10-19%	20-29%	30-39%	No Answer
2004	3%	28%	47%	11%	2%	8%
2005	7%	39%	39%	10%	2%	3%
2006	7%	46%	33%	5%	2%	8%