

# Regular Council Meeting

March 9, 2023

## FRESNO CITY COUNCIL



## Supplement Packet

### ITEM(S)

**2:30 P.M. (ID 23-387)**

WORKSHOP - Presentation by Fresno City Employees Health & Welfare Trust

### **Contents of Supplement:**

PowerPoint Presentation

### **Item(s)**

#### **Supplemental Information:**

Any agenda related public documents received and distributed to a majority of the City Council after the Agenda Packet is printed are included in Supplemental Packets. Supplemental Packets are produced as needed. The Supplemental Packet is available for public inspection in the City Clerk's Office, 2600 Fresno Street, during normal business hours (main location pursuant to the Brown Act, G.C. 54957.5(2)). In addition, Supplemental Packets are available for public review at the City Council meeting in the City Council Chambers, 2600 Fresno Street. Supplemental Packets are also available on-line on the City Clerk's website.

#### **Americans with Disabilities Act (ADA):**

The meeting room is accessible to the physically disabled, and the services of a translator can be made available. Requests for additional accommodations for the disabled, sign language interpreters, assistive listening devices, or translators should be made one week prior to the meeting. Please call City Clerk's Office at 621-7650. Please keep the doorways, aisles and wheelchair seating areas open and accessible. If you need assistance with seating because of a disability, please see Security.

CITY OF FRESNO  
CITY CLERK'S OFFICE

2023 MAR - 7 P 5:47

RECEIVED

**FRESNO**  CITY EMPLOYEES  
HEALTH AND WELFARE TRUST

Workshop March 9, 2023

# History of The Trust

- Started in 1972 by agreement of the City and its Employee Bargaining Association
- Independent Trust Created
  - Jointly Trusteed -with equal authority for City appointed Trustees and Employee Bargaining Association Trustees
  - Written Trust Agreement created by the City and its Employee Bargaining Associations

# Trustees

MANAGEMENT  
TRUSTEE -  
APPOINTMENT

LABOR-BARGAINING  
ASSOCIATION TRUSTEE  
– APPOINTMENT

# Governing Law

Non-ERISA Plan but subject to California Trust Law

Open Meeting Rules (Brown Act)

Affordable Care Act

HIPAA

Other Federal and State Laws Regulating Health Plans

# Responsibilities of Trustees

- Fiduciary Role/must act prudently in the sole interest of the plan participants
- Comply with Federal and State of California Laws regulating the Health Plan
- Determine the menu of benefits recognizing the need to maintain the financial stability of the Trust
- Vote on all issues regarding the Health Plan
  - 50/50 vote
  - Special Rule for establishing Contribution Rate

# Plan Professionals

The Law Office of Michael E. Moss

- Trust Attorney
- Advisor regarding all legal issues impacting the Trust

# Plan Professionals

Rael & Letson

- Consultant for the Health and Welfare Plan
- Provides input to Trustees regarding Plan design
- Benefits
  - Medical
  - Dental
  - Vision
  - Rx
  - Other
- Vendor Negotiations/Reviews/Renewals/RFP
- Contribution Rates
- Assist with preparation of Plan Documents/Participant Notices



# Plan Professionals

## HealthComp

- Administration Office
- Manage all aspects of plan administration as directed by the Board of Trustees
- Manage eligibility for individuals identified by the City of Fresno as eligible pursuant to the Plan Document
- Customer Service
- Claims Administration
- Record Keeping
- Coordinate Regular and Special Board Meetings
  - Agenda
  - Minutes
  - Board Materials

# Benefits Comparison

Prepared by City of Fresno Personnel Services Department

- The below include Employer Plans and not Trust/Taft Hartley Plans. Employer Plans can be more flexible in plan offerings and contributions than Trust/Taft Hartley Plans which can be subject to Collective Bargaining.

# Benefits Survey

Prepared by City of Fresno Personnel Services Department

Agencies	Plans	EE Coinsurance	EE Dr Visit Copay	EE/Family Deductible	EE/Family Max Out-of-Pocket	EE Monthly Cost - EE Only	ER Monthly Cost	Total Monthly Cost of Plan	EE Monthly Cost - EE+1	ER Monthly Cost - EE+1	Total Monthly Cost of Plan	EE Monthly Cost - EE+Children	ER Monthly Cost - EE+Children	Total Monthly Cost of Plan	EE Monthly Cost - EE+Family	ER Monthly Cost - EE+Family	Total Monthly Cost of Plan	EE Count	Notes
City of Fresno	Self-Insured PPO High Plan	20%	N/A	\$200/\$600	\$3,200/\$6,400	\$404.00	\$946.00	\$1,350.00	\$404.00	\$946.00	\$1,350.00	\$404.00	\$946.00	\$1,350.00	\$404.00	\$946.00	\$1,350.00	4,577	Composite Rate = Covers EE and Family for medical, dental and vision; Opt-out option for Unit 1 - Local 39 EEs only.
	Self-Insured PPO Low Plan	48%	N/A	\$1,300/\$2,600	\$4,600/\$9,200	\$0.00	\$946.00	\$946.00	\$0.00	\$946.00	\$946.00	\$0.00	\$946.00	\$946.00	\$0.00	\$946.00	\$946.00		
	Opt-Out Option (medical, prescription, dental, & vision)	N/A	N/A	N/A	N/A	(\$300.00)	N/A	N/A	(\$300.00)	N/A	N/A	(\$300.00)	N/A	N/A	(\$300.00)	N/A	N/A		
City of Clovis	Kaiser Traditional HMO	N/A	\$15	None	\$1,500/\$3,000	\$42.06	\$1,813.41	\$1,855.47	\$118.61	\$1,813.41	\$1,932.02	\$95.14	\$1,813.41	\$1,908.55	\$178.91	\$1,813.41	\$1,992.32	564	There are 5 medical plans. Each unit pays a different monthly premium, depending on what was negotiated (there are 9 - we did not include the Extra Help rates). We went with the average rates. See "City of Clovis" tab for more info on each unit's rates. EEs also have opt-out options. For the HSA Plans, the City contributes \$30 (EE
	Kaiser Permanente HDHP with HSA	N/A	N/A	\$3,000/\$6,000	\$3,000/\$6,000	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90		
	Anthem Premier HMO	N/A	\$15	None	\$1,000/\$2,000	\$114.95	\$1,813.41	\$1,928.36	\$292.83	\$1,813.41	\$2,106.24	\$241.81	\$1,813.41	\$2,055.22	\$437.58	\$1,813.41	\$2,250.99		
	Anthem Classic PPO	N/A	\$35	\$500/\$1,000	\$3,000/\$6,000	\$141.95	\$1,813.41	\$1,955.36	\$350.83	\$1,813.41	\$2,164.24	\$293.81	\$1,813.41	\$2,107.22	\$519.58	\$1,813.41	\$2,332.99		
	Anthem HDHP with HSA	N/A	N/A	\$3,000/\$6,000	\$3,000/\$6,000	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90	\$0.00	\$1,612.90	\$1,612.90		
	Opt-Out Option (medical, prescription, dental, & vision)	N/A	N/A	N/A	N/A	(\$420.00)	N/A	N/A	(\$420.00)	N/A	N/A	(\$420.00)	N/A	N/A	(\$420.00)	N/A	N/A		
	Opt-Out Option (medical & prescription)	N/A	N/A	N/A	N/A	(\$362.00)	N/A	N/A	(\$309.00)	N/A	N/A	(\$322.00)	N/A	N/A	(\$265.00)	N/A	N/A		
Fresno County	Anthem Blue Cross EPO	N/A	\$15	None	\$1,000/\$2,000	\$65.35	\$408.00	\$473.35	\$334.27	\$518.00	\$852.27	\$231.57	\$518.00	\$749.57	\$419.01	\$703.00	\$1,122.01	7,008	There are 6 medical plans and 2 dental plans. Monthly premium depends on which medical and dental plan combo you choose. We went with the average rates of the 2 dental plans. See "Fresno County" tab for more info on each plan's rates.
	Anthem Blue Cross EPO 500	N/A	\$35	None	\$3,000/\$6,000	\$24.64	\$408.00	\$432.64	\$259.40	\$518.00	\$777.40	\$165.90	\$518.00	\$683.90	\$319.87	\$703.00	\$1,022.87		
	Anthem Blue Cross EPO 1000	N/A	\$35	None	\$4,000/\$8,000	\$3.22	\$408.00	\$411.22	\$216.88	\$518.00	\$734.88	\$128.66	\$518.00	\$646.66	\$263.88	\$703.00	\$966.88		
	Anthem Blue Cross PPO 250	N/A	\$20	\$250/\$500	\$3,000/\$5,000	\$168.35	\$408.00	\$576.35	\$677.49	\$518.00	\$1,195.49	\$566.89	\$518.00	\$1,084.89	\$945.16	\$703.00	\$1,648.16		
	Anthem Blue Cross HDPPPO 3000	N/A	N/A	\$3,000/\$6,000	\$3,000/\$6,000	\$0.00	\$408.00	\$408.00	\$165.30	\$518.00	\$683.30	\$96.82	\$518.00	\$614.82	\$227.70	\$703.00	\$930.70		
	Kaiser Permanente HMO	N/A	\$15	None	\$1,000/\$2,000	\$65.35	\$408.00	\$473.35	\$334.27	\$518.00	\$852.27	\$231.57	\$518.00	\$749.57	\$419.01	\$703.00	\$1,122.01		
Clovis Unified	Self-Insured PPO Plan	N/A	\$25	\$300/\$600	\$1,550/\$3,100	\$91.00	\$1,505.50	\$1,596.50	\$222.00	\$1,505.50	\$1,727.50	N/A	N/A	N/A	\$260.00	\$1,505.50	\$1,765.50	6,400	N/A.
Fresno Unified	Aetna Plan A	5%	\$15	\$250/\$500	\$2,100/\$4,200	\$0.00	\$1,612.33	\$1,612.33	\$0.00	\$1,612.33	\$1,612.33	N/A	N/A	N/A	\$248.00	\$1,612.33	\$1,860.33	10,278	N/A.
	Aetna Plan B	25%	\$25	\$1,000/\$2,000	\$5,700/\$11,400	\$95.00	\$1,612.33	\$1,707.33	\$173.00	\$1,612.33	\$1,785.33	N/A	N/A	N/A	\$248.00	\$1,612.33	\$1,860.33		
	Kaiser Deductible HMO Plan C	5%	\$15	\$250/\$500	\$2,500/\$5,000	\$85.00	\$1,612.33	\$1,697.33	\$154.00	\$1,612.33	\$1,766.33	N/A	N/A	N/A	\$221.00	\$1,612.33	\$1,833.33		
City of Bakersfield	Blue Shield Medical PPO	10%	N/A	\$750/\$1,500/\$2,250	\$2,000/\$6,000	\$129.14	\$516.51	\$645.65	\$258.55	\$1,034.24	\$1,292.79	N/A	N/A	N/A	\$389.66	\$1,558.55	\$1,948.21	1,790	There are 6 medical plans and 2 dental plans. Monthly premium depends on which medical and dental plan combo you choose. We went with the average rates of the 2 dental plans. See "City of Bakersfield" tab for more info on each plan's rates.
	Blue Shield Medical HMO Access+	N/A	\$20	None	\$3,000/\$6,000	\$123.64	\$494.55	\$618.19	\$248.21	\$992.82	\$1,241.03	N/A	N/A	N/A	\$364.76	\$1,459.07	\$1,823.83		
	Blue Shield Medical HMO Trio	N/A	\$20	None	\$3,000/\$6,000	\$101.96	\$407.81	\$509.77	\$204.61	\$818.48	\$1,023.09	N/A	N/A	N/A	\$301.04	\$1,204.21	\$1,505.25		
	Kaiser HMO Traditional	N/A	\$25	None	\$1,500/\$3,000	\$94.26	\$377.03	\$471.29	\$188.29	\$753.14	\$941.43	N/A	N/A	N/A	\$268.90	\$1,075.63	\$1,344.53		
	Kaiser HMO Deductible \$20 Co-Pay	N/A	\$20	\$1,000/\$2,000	\$3,000/\$6,000	\$84.32	\$337.19	\$421.51	\$168.37	\$673.52	\$841.89	N/A	N/A	N/A	\$240.72	\$962.95	\$1,203.67		
	Kaiser HMO Deductible XD \$30 Co-Pay	N/A	\$30	\$1,000/\$2,000	\$3,000/\$6,000	\$65.88	\$263.47	\$329.35	\$131.51	\$526.04	\$657.55	N/A	N/A	N/A	\$188.56	\$754.29	\$942.85		

# City of Fresno

Prepared by City of Fresno Personnel Services Department

Plans	Self-Insured PPO High Plan	Self-Insured PPO Low Plan	Opt-Out Option (medical, prescription, dental, & vision)
EE Coinsurance	20%	48%	N/A
EE Dr Visit Copay	N/A	N/A	N/A
EE/Family Deductible	\$200/\$600	\$1,300/\$2,600	N/A
EE/Family Max Out-of-Pocket	\$3,200/\$6,400	\$4,600/\$9,200	N/A
EE Monthly Cost - EE Only	\$404.00	\$0.00	(\$300.00)
ER Monthly Cost	\$946.00	\$946.00	N/A
Total Monthly Cost of Plan	\$1,350.00	\$946.00	N/A
EE Monthly Cost - EE+1	\$404.00	\$0.00	(\$300.00)
ER Monthly Cost - EE+1	\$946.00	\$946.00	N/A
Total Monthly Cost of Plan	\$1,350.00	\$946.00	N/A
EE Monthly Cost - EE+Children	\$404.00	\$0.00	(\$300.00)
ER Monthly Cost - EE+Children	\$946.00	\$946.00	N/A
Total Monthly Cost of Plan	\$1,350.00	\$946.00	N/A
EE Monthly Cost - EE+Family	\$404.00	\$0.00	(\$300.00)
ER Monthly Cost - EE+Family	\$946.00	\$946.00	N/A
Total Monthly Cost of Plan	\$1,350.00	\$946.00	N/A
EE Count	4,577		
Notes	Composite Rate = Covers EE and Family for medical, dental and vision; Opt-out option for Unit 1 - Local 39 EEs only.		

# City of Clovis

Prepared by City of Fresno Personnel Services Department

Plans	Kaiser Traditional HMO	Kaiser Permanente HDHP with HSA	Anthem Premier HMO	Anthem Classic PPO	Anthem HDHP with HSA	Opt-Out Option (medical, prescription, dental, & vision)	Opt-Out Option (medical & prescription)
EE Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EE Dr Visit Copay	\$15	N/A	\$15	\$35	N/A	N/A	N/A
EE/Family Deductible	None	\$3,000/\$6,000	None	\$500/\$1,000	\$3,000/\$6,000	N/A	N/A
EE/Family Max Out-of-Pocket	\$1,500/\$3,000	\$3,000/\$6,000	\$1,000/\$2,000	\$3,000/\$6,000	\$3,000/\$6,000	N/A	N/A
EE Monthly Cost - EE Only	\$42.06	\$0.00	\$114.95	\$141.95	\$0.00	(\$420.00)	(\$362.00)
ER Monthly Cost	\$1,813.41	\$1,612.90	\$1,813.41	\$1,813.41	\$1,612.90	N/A	N/A
Total Monthly Cost of Plan	\$1,855.47	\$1,612.90	\$1,928.36	\$1,955.36	\$1,612.90	N/A	N/A
EE Monthly Cost - EE+1	\$118.61	\$0.00	\$292.83	\$350.83	\$0.00	(\$420.00)	(\$309.00)
ER Monthly Cost - EE+1	\$1,813.41	\$1,612.90	\$1,813.41	\$1,813.41	\$1,612.90	N/A	N/A
Total Monthly Cost of Plan	\$1,932.02	\$1,612.90	\$2,106.24	\$2,164.24	\$1,612.90	N/A	N/A
EE Monthly Cost - EE+Children	\$95.14	\$0.00	\$241.81	\$293.81	\$0.00	(\$420.00)	(\$322.00)
ER Monthly Cost - EE+Children	\$1,813.41	\$1,612.90	\$1,813.41	\$1,813.41	\$1,612.90	N/A	N/A
Total Monthly Cost of Plan	\$1,908.55	\$1,612.90	\$2,055.22	\$2,107.22	\$1,612.90	N/A	N/A
EE Monthly Cost - EE+Family	\$178.91	\$0.00	\$437.58	\$519.58	\$0.00	(\$420.00)	(\$265.00)
ER Monthly Cost - EE+Family	\$1,813.41	\$1,612.90	\$1,813.41	\$1,813.41	\$1,612.90	N/A	N/A
Total Monthly Cost of Plan	\$1,992.32	\$1,612.90	\$2,250.99	\$2,332.99	\$1,612.90	N/A	N/A
EE Count	564						
Notes	There are 5 medical plans. Each unit pays a different monthly premium, depending on what was negotiated (there are 9 - we did not include the Extra Help rates). We went with the average rates. See "City of Clovis" tab for more info on each unit's rates. EEs also have opt-out options. For the HSA Plans, the City contributes \$30 (EE only), \$60 (EE + Child(ren)), \$70 (EE + Spouse), \$100 (EE + Family) for all units.						

# Fresno County

Prepared by City of Fresno Personnel Services Department

Plans	Anthem Blue Cross EPO	Anthem Blue Cross EPO 500	Anthem Blue Cross EPO 1000	Anthem Blue Cross PPO 250	Anthem Blue Cross HDPPPO 3000	Kaiser Permanente HMO
EE Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A
EE Dr Visit Copay	\$15	\$35	\$35	\$20	N/A	\$15
EE/Family Deductible	None	None	None	\$250/\$500	\$3,000/\$6,000	None
EE/Family Max Out-of-Pocket	\$1,000/\$2,000	\$3,000/\$6,000	\$4,000/\$8,000	\$3,000/\$5,000	\$3,000/\$6,000	\$1,000/\$2,000
EE Monthly Cost - EE Only	\$65.35	\$24.64	\$3.22	\$168.35	\$0.00	\$65.35
ER Monthly Cost	\$408.00	\$408.00	\$408.00	\$408.00	\$408.00	\$408.00
Total Monthly Cost of Plan	\$473.35	\$432.64	\$411.22	\$576.35	\$408.00	\$473.35
EE Monthly Cost - EE+1	\$334.27	\$259.40	\$216.88	\$677.49	\$165.30	\$334.27
ER Monthly Cost - EE+1	\$518.00	\$518.00	\$518.00	\$518.00	\$518.00	\$518.00
Total Monthly Cost of Plan	\$852.27	\$777.40	\$734.88	\$1,195.49	\$683.30	\$852.27
EE Monthly Cost - EE+Children	\$231.57	\$165.90	\$128.66	\$566.89	\$96.82	\$231.57
ER Monthly Cost - EE+Children	\$518.00	\$518.00	\$518.00	\$518.00	\$518.00	\$518.00
Total Monthly Cost of Plan	\$749.57	\$683.90	\$646.66	\$1,084.89	\$614.82	\$749.57
EE Monthly Cost - EE+Family	\$419.01	\$319.87	\$263.88	\$945.16	\$227.70	\$419.01
ER Monthly Cost - EE+Family	\$703.00	\$703.00	\$703.00	\$703.00	\$703.00	\$703.00
Total Monthly Cost of Plan	\$1,122.01	\$1,022.87	\$966.88	\$1,648.16	\$930.70	\$1,122.01
EE Count	7,008					
Notes	There are 6 medical plans and 2 dental plans. Monthly premium depends on which medical and dental plan combo you choose. We went with the average rates of the 2 dental plans. See "Fresno County" tab for more info on each plan's rates.					

# Clovis Unified

Prepared by City of Fresno Personnel Services Department

<b>Plans</b>	<b>Self-Insured PPO Plan</b>
EE Coinsurance	N/A
EE Dr Visit Copay	\$25
EE/Family Deductible	\$300/\$600
EE/Family Max Out-of-Pocket	\$1,550/\$3,100
EE Monthly Cost - EE Only	\$91.00
ER Monthly Cost	\$1,505.50
Total Monthly Cost of Plan	\$1,596.50
EE Monthly Cost - EE+1	\$222.00
ER Monthly Cost - EE+1	\$1,505.50
Total Monthly Cost of Plan	\$1,727.50
EE Monthly Cost - EE+Children	N/A
ER Monthly Cost - EE+Children	N/A
Total Monthly Cost of Plan	N/A
EE Monthly Cost - EE+Family	\$260.00
ER Monthly Cost - EE+Family	\$1,505.50
Total Monthly Cost of Plan	\$1,765.50
EE Count	6,400
Notes	N/A.

# Fresno Unified

Prepared by City of Fresno Personnel Services Department

<b>Plans</b>	<b>Aetna Plan A</b>	<b>Aetna Plan B</b>	<b>Kaiser Deductible HMO Plan C</b>
EE Coinsurance	5%	25%	5%
EE Dr Visit Copay	\$15	\$25	\$15
EE/Family Deductible	\$250/\$500	\$1,000/\$2,000	\$250/\$500
EE/Family Max Out-of-Pocket	\$2,100/\$4,200	\$5,700/\$11,400	\$2,500/\$5,000
EE Monthly Cost - EE Only	\$0.00	\$95.00	\$85.00
ER Monthly Cost	\$1,612.33	\$1,612.33	\$1,612.33
Total Monthly Cost of Plan	\$1,612.33	\$1,707.33	\$1,697.33
EE Monthly Cost - EE+1	\$0.00	\$173.00	\$154.00
ER Monthly Cost - EE+1	\$1,612.33	\$1,612.33	\$1,612.33
Total Monthly Cost of Plan	\$1,612.33	\$1,785.33	\$1,766.33
EE Monthly Cost - EE+Children	N/A	N/A	N/A
ER Monthly Cost - EE+Children	N/A	N/A	N/A
Total Monthly Cost of Plan	N/A	N/A	N/A
EE Monthly Cost - EE+Family	\$248.00	\$248.00	\$221.00
ER Monthly Cost - EE+Family	\$1,612.33	\$1,612.33	\$1,612.33
Total Monthly Cost of Plan	\$1,860.33	\$1,860.33	\$1,833.33
EE Count	10,278		
Notes	N/A		



# City of Bakersfield

Prepared by City of Fresno Personnel Services Department

Plans	Blue Shield Medical PPO	Blue Shield Medical HMO Access+	Blue Shield Medical HMO Trio	Kaiser HMO Traditional	Kaiser HMO Deductible \$20 Co-Pay	Kaiser HMO Deductible XD \$30 Co-Pay
EE Coinsurance	10%	N/A	N/A	N/A	N/A	N/A
EE Dr Visit Copay	N/A	\$20	\$20	\$25	\$20	\$30
EE/Family Deductible	\$750/\$1,500/\$2,250	None	None	None	\$1,000/\$2,000	\$1,000/\$2,000
EE/Family Max Out-of-Pocket	\$2,000/\$6,000	\$3,000/\$6,000	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$6,000	\$3,000/\$6,000
EE Monthly Cost - EE Only	\$129.14	\$123.64	\$101.96	\$94.26	\$84.32	\$65.88
ER Monthly Cost	\$516.51	\$494.55	\$407.81	\$377.03	\$337.19	\$263.47
Total Monthly Cost of Plan	\$645.65	\$618.19	\$509.77	\$471.29	\$421.51	\$329.35
EE Monthly Cost - EE+1	\$258.55	\$248.21	\$204.61	\$188.29	\$168.37	\$131.51
ER Monthly Cost - EE+1	\$1,034.24	\$992.82	\$818.48	\$753.14	\$673.52	\$526.04
Total Monthly Cost of Plan	\$1,292.79	\$1,241.03	\$1,023.09	\$941.43	\$841.89	\$657.55
EE Monthly Cost - EE+Children	N/A	N/A	N/A	N/A	N/A	N/A
ER Monthly Cost - EE+Children	N/A	N/A	N/A	N/A	N/A	N/A
Total Monthly Cost of Plan	N/A	N/A	N/A	N/A	N/A	N/A
EE Monthly Cost - EE+Family	\$389.66	\$364.76	\$301.04	\$268.90	\$240.72	\$188.56
ER Monthly Cost - EE+Family	\$1,558.55	\$1,459.07	\$1,204.21	\$1,075.63	\$962.95	\$754.29
Total Monthly Cost of Plan	\$1,948.21	\$1,823.83	\$1,505.25	\$1,344.53	\$1,203.67	\$942.85
EE Count	1,790					

Notes: There are 6 medical plans and 2 dental plans. Monthly premium depends on which medical and dental plan combo you choose. We went with the average rates of the 2 dental plans. See "City of Bakersfield" tab for more info on each plan's rates.