

SUBMITTAL TO THE BOARD OF SUPERVISORS
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



ITEM: 3.23
(ID # 29067)

MEETING DATE:
Tuesday, October 21, 2025

FROM : HUMAN RESOURCES

SUBJECT: HUMAN RESOURCES: Dental, and Vision Plan Rates; Benefit Changes for Active Employees and Retirees for the 2026 Calendar Year, All Districts. [Total Cost - \$17,349,927, 100% Employee and Retiree Dental and Vision Premiums]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Approve the 2026 Dental and Vision plan rates listed in Attachments A and B for active employees and early retirees. CalPERS monthly plan rates are provided for information purposes only in Attachment C.

ACTION: Policy


Tami Douglas-Schatz
Tami Douglas-Schatz, Director of Human Resources

10/8/2025

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Washington, seconded by Supervisor Perez and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Medina, Spiegel, Washington, Perez, and Gutierrez
Nays: None
Absent: None
Date: October 21, 2025
xc: HR

Kimberly A. Rector
Clerk of the Board
By: 
Deputy

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost
COST	\$8,674,963	\$8,674,963	\$17,349,927	\$ 0
NET COUNTY COST	\$0	\$0	\$0	\$ 0
SOURCE OF FUNDS: Employee and Retiree Health Premiums			Budget Adjustment: Yes	
			For Fiscal Year: 25/26 – 26/27	

C.E.O. RECOMMENDATION: Approve

BACKGROUND:

Summary

The County contracts with the CalPERS Health Program to provide medical coverage for County employees and retirees. To help offset the cost of health benefits, the County provides Flexible Benefit Credits and a retiree medical contribution. The Flexible Benefit Credit amount is determined by the applicable Memorandum of Understanding (MOU) governing each bargaining unit, Management Resolution for unrepresented employees or the Ordinance 440 for the Resident Physicians and Pharmacy Residents classifications.

The retiree medical contribution is prescribed by the Memorandum of Understanding or by the resolution in effect at the time of retirement. Most retirees receive the Minimum Contribution required under Government Code section 22892 of the Public Employees' Medical and Hospital Care Act (PEMHCA). The contribution is adjusted annually to reflect any changes in the medical care component of the Consumer Price Index-Urban (CPI-U). The minimum contribution for 2025 is \$158 per month.

Health Plan Rates and Plan Design

Active Employee and Early Retiree Medical Rates

The CalPERS Board of Administration has approved medical plan premiums for calendar year 2026, reflecting a weighted average increase of 6.48% for HMO plans and 12.08% for PPO plans, for an overall weighed average increase of 8.21% for the CalPERS book of business.

According to CalPERS, the primary drivers of these increases are high medical inflation and continued elevated pharmacy cost, fueled by increased utilization of high-cost specialty and brand drugs. Looking ahead, the national healthcare trend is projected at 9% in 2026. Industry sources cite rising costs associated with persistent inflation, a higher prevalence of chronic conditions, large high-cost claims, and growing demand of a class of drugs known as glucagon-like commonly used to treat Type 2 diabetes called glucagon-like peptide- 1(GLP1) agonists, originally developed for Type 2 diabetes but now increasingly prescribed for weight management, as primary cost drivers.

Dental Plans

National trend rates for dental coverage are currently 3.7% for Dental Health Maintenance Organization (DHMO) plans and 5.0% for Dental Preferred Provider Organizations (DPPO)

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

plans. Delta Dental continues to offer the largest national dental provider network, providing employees and retirees with the option to select either a DHMO or DPPO plan design.

Dental Plan Reserves

Human Resources has reviewed and finalized fund balance reserves for the County's self-insured dental plans: Local Advantage, Local Advantage Blythe, and Delta Dental PPO. These plans have accumulated excess reserve balances that may only be used to benefit participants. Excess reserve amounts will be applied to cover Aon's calculated 2026 rate increases of 19.0% for the Delta PPO and Local Advantage dental plans, maintaining current premiums for employees and retirees while reducing reserves to a reasonable level sufficient to cover future claims future claims Incurred But Not Reported (IBNR) and claim run-out expenses.

Before setting 2022 rates, excess reserves were similarly used, with board approval, to offset premium increases and fund modest benefit enhancements. This approach successfully lowered premiums in 2022 and subsequent years while moving reserves toward target levels. Current reserve balances still exceed IBNR and claim run-out requirements; Human Resources recommends continuing the use of reserves for the 2026 plan year and reassessing reserve levels each summer in preparation for the following year. Once excess reserves are depleted, dental rates are expected to rise to reflect the benefit enhancements added in 2022.

Delta Dental PPO

The Delta Dental PPO Premier plan offers flexibility to visit any dentist, with lower out-of-pocket costs when using contracted providers. Delta Dental continues to effectively manage the County's dental plans and expand its network throughout Riverside County. Currently, 13,431 participants, active and retired employees, are enrolled in the Delta PPO plan option.

Actuaries initially recommended a rate increase of 19.0% for the self-funded PPO plan due to utilization. Excess plan reserves will be used to offset this increase, resulting in no rate change for participants in 2026, and will also cover the costs of benefits enhancements added during the 2022 plan year.

Delta Care HMO

DeltaCare DHMO plan features set copays, no annual deductibles, and no maximums for in-network benefits, with many diagnostic and preventative services provided at little or no cost. Currently, 7,284 participants, active and retired employees, are enrolled in the Delta DHMO option. No plan design changes are proposed for 2026. The renewal includes a includes a 3.6% premium rate increase for the 2026 plan year.

Local Advantage Plus and Local Advantage Blythe

These self-funded Exclusive Provider Organizations (EPO) plans use local providers including Riverside Dental Group and Hospitality Dental group. Currently, 799 participants are enrolled in the Local Advantage Plus and 26 in the Local Advantage Blythe, including active and retired employees.

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

For 2026, excess plan reserves will be used to offset a recommended 45.5% utilization increase, resulting in no rate change for participants in 2026, and continued funding the additional costs of plan benefits enhancements added during the 2022 plan year.

Vision Plans

The Vision Services Plan (VSP) is an employer paid, self-funded program available to Elected Officials, employees covered by the Exempt Management, Management, Confidential, and Unrepresented Resolution, Resident Physicians and Pharmacy Residents classifications, and employees in bargaining units of the Riverside County Deputy District Attorney Association (RCDDAA) and Law Enforcement Management Unit (LEMU). There are 3,010 employees enrolled in the VSP plan.

For FY 25/26, the VSP employer rate will remain at \$14.30 per month. Although actuaries recommended decrease to \$14.11, Human Resources recommends maintaining the current rate to begin building sustainable Incurred But Not Reported (IBNR) reserves for this self-funded plan.

EyeMed Vision Care (EyeMed) is a voluntary vision program offered to employees in the Service Employee' International Union (SEIU), Local 721; the Laborers' International Union of North America (LIUNA), Local 777; and the Riverside Sheriffs' Association Public Safety (PSU) Units. Currently, 12,620 active employees and 2,684 retirees are enrolled in the MES plans.

There is no plan design changes for 2026. Premiums will remain unchanged, as rates are guaranteed for a four-year period (01/01/2023 – 12/31/2026).

CalPERS

The CalPERS Health Program provides County employees with a wide range of medical options and multiple plan types.

CalPERS members may change their health plan elections during the annual Open Enrollment period, scheduled for September 15 to October 10, 2025. CalPERS medical plan rates are provided in Attachment C for informational and comparative purposes only. The County is included in Region 3 under the CalPERS Health Program.

Regions

Region 1 – Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

Region 2 – Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,
STATE OF CALIFORNIA**

Region 3 – Los Angeles, Riverside, and San Bernardino

Impact on Residents and Businesses

While there is no immediate impact on residents and businesses, offering cost-effective benefits is a key strategy for recruiting and retaining a strong workforce to ensure quality service for our constituents.

Contract History and Price Reasonableness

For the plan year 2026, the total annual cost of dental and vision plans for active employees and retirees is projected to increase from \$16.4 million to \$17.3 million. This estimate is based on current enrollment levels and reflects the amount County employees and retirees collectively contribute towards premiums. The stable cost trend is attributable to existing dental and vision rate guarantees.

Plan rates have been communicated to employees and retirees during the County's annual Open Enrollment period, which was from September 15, 2025, through October 10, 2025, for active employees. Open Enrollment for retirees was September 2, 2025, through September 23, 2025.

ATTACHMENTS

- A. Dental Plan Monthly Rates (Actives and Retirees)
- B. Vision Plan Monthly Rates (Actives and Retirees)
- C. CalPERS Plan Monthly Rates (Informational Purposes Only)


Cesar Bernal, PRINCIPAL MGMT ANALYST 10/9/2025

County of Riverside
 2026 County Dental Plan Renewal Rates
 Actives and Retirees

	Total Enrollment	2025 Renewal	2026 Renewal	Monthly Dollar Change	Percent change
Local Advantage - Plus					
Single	480	\$32.26	\$32.26	\$0.00	0%
Two-Party	181	\$61.50	\$61.50	\$0.00	0%
Family	138	\$91.50	\$91.50	\$0.00	0%
Sub-Total	799	\$39,243.30	\$39,243.30	\$0.00	0%
Local Advantage - Blythe					
Single	8	\$20.98	\$20.98	\$0.00	0%
Two-Party	9	\$32.02	\$32.02	\$0.00	0%
Family	9	\$50.36	\$50.36	\$0.00	0%
Sub-Total	26	\$909.26	\$909.26	\$0.00	0%
Delta USA DHMO - High Option Plan (10A)					
Single	3921	\$21.62	\$22.34	\$0.72	3%
Two-Party	1735	\$32.98	\$34.08	\$1.10	3%
Family	1628	\$51.86	\$53.60	\$1.74	3%
Sub-Total	7284	\$226,420.40	\$233,984.74	\$7,564.34	3%
Delta Dental PPO					
Single	6744	\$45.00	\$45.00	\$0.00	0%
Two-Party	3468	\$78.00	\$78.00	\$0.00	0%
Family	3219	\$115.00	\$115.00	\$0.00	0%
Sub-Total	13431	\$944,169.00	\$944,169.00	\$0.00	0%
ANNUAL TOTAL	21540	\$14,528,903.52	\$14,619,675.60	\$90,772.08	1%

County of Riverside
 2026 County Vision Plan Renewal Rates
 Actives and Retirees

	Active Enrollment	2025 Renewal	2026 Renewal	Monthly Dollar Increase	Percent Increase
EyeMed Vision Care Plan 2 - Hardware only (Active Employees)					
Single	384	\$7.22	\$7.22	\$0.00	0%
Two-Party	135	\$11.50	\$11.50	\$0.00	0%
Family	107	\$15.88	\$15.88	\$0.00	0%
Sub-Total	626	\$6,024.14	\$6,024.14	\$0.00	0%
EyeMed Vision Care Plan 1 - Exam & Hardware (Active Employees)					
Single	6676	\$8.56	\$8.56	\$0.00	0%
Two-Party	2464	\$12.92	\$12.92	\$0.00	0%
Family	2854	\$17.48	\$17.48	\$0.00	0%
Sub-Total	11994	\$138,869.36	\$138,869.36	\$0.00	0%
VSP					
Self-Funded Fee		12% of claims	12% of claims	N/A	N/A
Recommended funding level	3010	\$14.30	\$14.30	\$0.00	0%
Sub-Total	3010	\$43,043.00	\$43,043.00	\$0.00	0%
EyeMed Vision Care Retiree Plan					
Single	1498	\$10.17	\$10.17	\$0.00	0%
Two-Party	990	\$19.48	\$19.48	\$0.00	0%
Family	196	\$25.84	\$25.84	\$0.00	0%
Sub-Total	2684	\$39,584.50	\$39,584.50	\$0.00	0%
Annual Total	18314	\$2,730,252.00	\$2,730,252.00	\$0.00	0%

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 1							
Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$1,256.65	\$2,513.30	\$3,267.29	\$1,336.29	\$2,672.58	\$3,474.35	6.34%
Anthem Blue Cross Traditional HMO	\$1,500.40	\$3,000.80	\$3,901.04	\$1,612.08	\$3,224.16	\$4,191.41	7.44%
Blue Shield Access+ HMO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Access+ EPO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Trio HMO	\$1,134.79	\$2,269.58	\$2,950.45	\$1,166.58	\$2,333.16	\$3,033.11	2.80%
Kaiser Permanente	\$1,112.90	\$2,225.80	\$2,893.54	\$1,168.86	\$2,337.72	\$3,039.04	5.03%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
UnitedHealthcare SignatureValue Alliance	\$1,184.58	\$2,369.16	\$3,079.91	\$1,290.06	\$2,580.12	\$3,354.16	8.90%
UnitedHealthcare SignatureValue Harmony	\$1,005.02	\$2,010.04	\$2,613.05	\$1,133.09	\$2,266.18	\$2,946.03	12.74%
Western Health Advantage HMO	\$914.27	\$1,828.54	\$2,377.10	\$969.58	\$1,939.16	\$2,520.91	6.05%
PPO							
PERS Gold	\$1,013.70	\$2,027.40	\$2,635.62	\$1,120.58	\$2,241.16	\$2,913.51	10.54%
PERS Platinum	\$1,476.10	\$2,952.20	\$3,837.86	\$1,670.14	\$3,340.28	\$4,342.36	13.15%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$919.00	\$1,838.00	\$2,389.40	\$1,016.32	\$2,032.64	\$2,642.43	10.59%
Anthem Blue Cross Traditional HMO	\$1,110.97	\$2,221.94	\$2,888.52	\$1,158.26	\$2,316.52	\$3,011.48	4.26%
Blue Shield Access+ HMO	\$948.53	\$1,897.06	\$2,466.18	\$1,052.89	\$2,105.78	\$2,737.51	11.00%
Blue Shield Access+ EPO	\$948.53	\$1,897.06	\$2,466.18	\$1,052.89	\$2,105.78	\$2,737.51	11.00%
Blue Shield Trio HMO	\$909.10	\$1,818.20	\$2,363.66	\$936.58	\$1,873.16	\$2,435.11	3.02%
Health Net Salud y Más	\$823.49	\$1,646.98	\$2,141.07	\$879.57	\$1,759.14	\$2,286.88	6.81%
Kaiser Permanente	\$944.34	\$1,888.68	\$2,455.28	\$987.69	\$1,975.38	\$2,567.99	4.59%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
Sharp Performance Plus	\$868.45	\$1,736.90	\$2,257.97	\$916.20	\$1,832.40	\$2,382.12	5.50%
UnitedHealthcare SignatureValue Alliance	\$890.66	\$1,781.32	\$2,315.72	\$950.99	\$1,901.98	\$2,472.57	6.77%
UnitedHealthcare SignatureValue Harmony	\$819.64	\$1,639.28	\$2,131.06	\$857.14	\$1,714.28	\$2,228.56	4.58%
PPO							
PERS Gold	\$864.75	\$1,729.50	\$2,248.35	\$956.28	\$1,912.56	\$2,486.33	10.58%
PERS Platinum	\$1,258.76	\$2,517.52	\$3,272.78	\$1,426.24	\$2,852.48	\$3,708.22	13.31%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 3							
Los Angeles, Riverside and San Bernardino							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$916.88	\$1,833.76	\$2,383.89	\$962.68	\$1,925.36	\$2,502.97	5.00%
Anthem Blue Cross Traditional HMO	\$1,065.46	\$2,130.92	\$2,770.20	\$1,128.53	\$2,257.06	\$2,934.18	5.92%
Blue Shield Access+ HMO	\$828.48	\$1,656.96	\$2,154.05	\$917.91	\$1,835.82	\$2,386.57	10.79%
Blue Shield Trio HMO	\$738.11	\$1,476.22	\$1,919.09	\$852.56	\$1,705.12	\$2,216.66	15.51%
Health Net Salud y Más	\$714.40	\$1,428.80	\$1,857.44	\$740.11	\$1,480.22	\$1,924.29	3.60%
Kaiser Permanente	\$926.52	\$1,853.04	\$2,408.95	\$969.05	\$1,938.10	\$2,519.53	4.59%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
UnitedHealthcare SignatureValue Alliance	\$866.40	\$1,732.80	\$2,252.64	\$870.76	\$1,741.52	\$2,263.98	0.50%
UnitedHealthcare SignatureValue Harmony	\$756.28	\$1,512.56	\$1,966.33	\$765.51	\$1,531.02	\$1,990.33	1.22%
PPO							
PERS Gold	\$868.15	\$1,736.30	\$2,257.19	\$960.03	\$1,920.06	\$2,496.08	10.58%
PERS Platinum	\$1,263.73	\$2,527.46	\$3,285.70	\$1,431.81	\$2,863.62	\$3,722.71	13.30%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

CalPERS 2026 Out-Of-State Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2026

Out-of-State Basic Monthly Premiums (B)

Plan	Member Eligibility	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Kaiser Permanente - Colorado	State & PA	\$1,398.96	252	1	1	\$2,797.92	252	2	2	\$3,637.30	252	3	3
Kaiser Permanente - Georgia	State & PA	\$1,398.96	245	1	1	\$2,797.92	245	2	2	\$3,637.30	245	3	3
Kaiser Permanente - Hawaii	State & PA	\$1,398.96	270	1	1	\$2,797.92	270	2	2	\$3,637.30	270	3	3
Kaiser Permanente - MidAtlantic ¹	State & PA	\$1,398.96	265	1	1	\$2,797.92	265	2	2	\$3,637.30	265	3	3
Kaiser Permanente - Northwest ²	State & PA	\$1,398.96	219	1	1	\$2,797.92	219	2	2	\$3,637.30	219	3	3
Kaiser Permanente - Washington	State & PA	\$1,398.96	392	1	1	\$2,797.92	392	2	2	\$3,637.30	392	3	3
CA Assoc of Highway Patrolmen	State Only	\$1,041.70	230	1	1	\$2,021.31	230	2	2	\$2,642.58	230	3	3
Peace Officers Research Assoc of CA	PA Only	\$1,206.00	150	1	1	\$2,448.00	150	2	2	\$2,900.00	150	3	3
Peace Officers Research Assoc of CA	State Only	\$1,206.00	463	1	1	\$2,448.00	463	2	2	\$2,900.00	463	3	3
PERS Platinum	PA Only	\$1,410.29	660	1	1	\$2,820.58	660	2	2	\$3,666.75	660	3	3
PERS Platinum	State Only	\$1,512.13	645	1	1	\$3,024.26	645	2	2	\$3,931.54	645	3	3

Supplement/Managed Medicare Monthly Premiums (M)

Plan	Member Eligibility	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Blue Shield Medicare PPO	PA Only	\$539.43	015	1	4	\$1,078.86	015	2	5	\$1,618.29	015	3	6
Blue Shield Medicare PPO with Dental/Vision ³	PA Only	\$539.43	048	1	4	\$1,078.86	048	2	5	\$1,618.29	048	3	6
Blue Shield Medicare PPO	State Only	\$539.43	013	1	4	\$1,078.86	013	2	5	\$1,618.29	013	3	6
Kaiser Permanente Senior Advantage - Colorado	State & PA	\$350.16	253	1	4	\$700.32	253	2	5	\$1,050.48	253	3	6
Kaiser Permanente Senior Advantage - Georgia	State & PA	\$350.16	249	1	4	\$700.32	249	2	5	\$1,050.48	249	3	6
Kaiser Permanente Senior Advantage - Hawaii	State & PA	\$350.16	214	1	4	\$700.32	214	2	5	\$1,050.48	214	3	6
Kaiser Permanente Senior Advantage - MidAtlantic ¹	State & PA	\$350.16	261	1	4	\$700.32	261	2	5	\$1,050.48	261	3	6
Kaiser Permanente Senior Advantage - Northwest ²	State & PA	\$350.16	269	1	4	\$700.32	269	2	5	\$1,050.48	269	3	6
Kaiser Permanente Senior Advantage - Washington	State & PA	\$350.16	393	1	4	\$700.32	393	2	5	\$1,050.48	393	3	6
Kaiser Permanente Senior Advantage Summit - Colorado	State & PA	\$419.67	405	1	4	\$839.34	405	2	5	\$1,259.01	405	3	6
Kaiser Permanente Senior Advantage Summit - Georgia	State & PA	\$419.67	406	1	4	\$839.34	406	2	5	\$1,259.01	406	3	6
Kaiser Permanente Senior Advantage Summit - Hawaii	State & PA	\$419.67	403	1	4	\$839.34	403	2	5	\$1,259.01	403	3	6
Kaiser Permanente Senior Advantage Summit - MidAtlantic ¹	State & PA	\$419.67	444	1	4	\$839.34	444	2	5	\$1,259.01	444	3	6
Kaiser Permanente Senior Advantage Summit - Northwest ²	State & PA	\$419.67	404	1	4	\$839.34	404	2	5	\$1,259.01	404	3	6
Kaiser Permanente Senior Advantage Summit - Washington	State & PA	\$419.67	447	1	4	\$839.34	447	2	5	\$1,259.01	447	3	6
CA Assoc of Highway Patrolmen	State Only	\$787.79	231	1	4	\$1,454.66	231	2	5	\$1,850.55	231	3	6
CA Correctional Peace Officers Assoc Medicare - North	State Only	\$504.35	257	1	4	\$1,003.70	257	2	5	\$1,503.05	257	3	6
CA Correctional Peace Officers Assoc Medicare - South	State Only	\$504.35	267	1	4	\$1,003.70	267	2	5	\$1,503.05	267	3	6
Peace Officers Research Assoc of CA Medicare Supplement	PA Only	\$597.00	250	1	4	\$1,322.00	250	2	5	\$1,791.00	250	3	6
Peace Officers Research Assoc of CA Medicare Supplement	State Only	\$597.00	464	1	4	\$1,322.00	464	2	5	\$1,791.00	464	3	6
PERS Platinum Medicare Supplement	PA Only	\$665.50	664	1	4	\$1,331.00	664	2	5	\$1,996.50	664	3	6
PERS Platinum Medicare Supplement	State Only	\$665.50	646	1	4	\$1,331.00	646	2	5	\$1,996.50	646	3	6
UnitedHealthcare Group Medicare Advantage PPO	PA Only	\$481.29	363	1	4	\$962.58	363	2	5	\$1,443.87	363	3	6
UnitedHealthcare Group Medicare Advantage PPO with Dental/Vision ⁴	PA Only	\$481.29	364	1	4	\$962.58	364	2	5	\$1,443.87	364	3	6
UnitedHealthcare Group Medicare Advantage PPO	State Only	\$481.29	163	1	4	\$962.58	163	2	5	\$1,443.87	163	3	6

¹Kaiser Permanente - MidAtlantic Region includes District of Columbia, Maryland, and Virginia.

²Kaiser Permanente - Northwest Region includes Oregon and Washington.

³Dental and Vision coverage is an additional \$40.31 per member per month premium. You will be billed directly for this amount.

⁴Dental and Vision coverage is an additional \$29.54 per member per month premium. You will be billed directly for this amount.