

Monthly Insurance Premium Rates

01/01/2026 through 12/31/2026

MEDICAL	Employee Only	Employee & 1 Dependent	Employee with 2 or more dependents
HMO's			
Anthem HMO Select	\$1,336.29	\$2,672.58	\$3,474.35
Anthem HMO Traditional	\$1,612.08	\$3,224.16	\$4,191.41
Blue Shield Access+	\$1,301.95	\$2,603.90	\$3,385.07
Blue Shield Trio ¹	\$1,166.58	\$2,333.16	\$3,033.11
Kaiser Permanente	\$1,168.86	\$2,337.72	\$3,039.04
UnitedHealthcare Alliance	\$1,290.06	\$2,580.12	\$3,354.16
UnitedHealthcare Harmony	\$1,133.09	\$2,266.18	\$2,946.03
Western Health Advantage	\$969.58	\$1,939.16	\$2,520.91
PPO's			
PERS Platinum	\$1,670.14	\$3,340.28	\$4,342.36
PERS Gold	\$1,120.58	\$2,241.16	\$2,913.51
PORAC ²	\$1,063.00	\$2,418.00	\$3,027.00

** PORAC- Available only to members of Police Officer's Research Association of California (RPOA and RFF)

DELTA DENTAL	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
High Opt PPO	\$63.75	\$112.22	\$110.28	\$169.43
Low Opt PPO	\$43.43	\$78.03	\$73.97	\$115.15
DeltaCare	\$17.40	\$34.20	\$32.10	\$57.00

VISION	Employee Only	Employee & 1 Dependent	Employee with 2 or more dependents
Vision Service Plan (VSP)	\$7.49	\$10.86	\$19.48

2026 Cafeteria Contribution **\$1,347.00**

Tier	Flex Credit		
	IBEW	RPA, LOCAL 39, MGMT/CONFT	RFF
Employee Only (EE Only)	\$230.00	\$200.00	\$200.00
Employee Plus One Dependent (EE+1)	\$683.00	\$688.00	\$638.00
EE Plus Family (Family)	\$1,143.00	\$1,143.00	\$1,068.00

1500 Hour Temporary Employees **\$162.00** **N/A**

¹ IBEW - The City contributes one hundred dollars (\$100) monthly into employees deferred compensation plan. Employees may choose to contribute this amount toward their medical plan. This is an annual election made during open enrollment.

RPOA City Flex Plan Credit (combined with the Cafeteria Allowance)	
Tier	
Employee Only (EE Only)	Up to 100% of the Kaiser employee only premium, plus \$180 for dental and vision.
Employee Plus One Dependent (EE+1)	Up to 85% of the Kaiser employee plus one dependent premium, plus \$180 for dental and vision.
EE Plus Family (Family)	Up to 85% of the Kaiser family premium, plus \$180 for dental and vision.

SHORT TERM DISABILITY:

Employee-paid, short term disability is available for employees in the MGMT/CONF, RPA, RFF, IBEW, and RPOA bargaining units. Local 39 employees participate in State Disability Insurance (SDI).

LONG TERM DISABILITY RATES:

- MGMT/CONF* \$.172/\$100 of monthly salary
- LOCAL 39 \$.267/\$100 of monthly salary
- RPA (non-sworn) \$.267/\$100 of monthly salary
- RFF \$.274/\$100 of monthly salary
- IBEW \$.290/\$100 of monthly salary
- RPOA (sworn) \$.267/\$100 of monthly salary

*Long Term Disability Buy-Up is available for employees in IBEW, Local 39, Management/Confidential, RFF, RPA and RPOA.

LIFE INSURANCE: City paid life (2x annual salary), AD&D, and dependent life insurance is provided for all regular employees. *Employee-paid supplemental life insurance is also available.*