

# **San Francisco Health Service System Board of Supervisors**

10-County Survey Results  
Rates and Benefits Decisions  
Calendar Year 2025

June 24, 2024

# 10-County Survey Results (Monthly Basis)

## Exhibit 1

Rank	County	2023 Survey for SFHSS 2024 Rating	2024 Survey for SFHSS 2025 Rating	% Change
1	Los Angeles	\$798.05	\$907.74	13.75%
2	San Diego	\$723.51	\$775.93	7.24%
3	Orange	\$736.07	\$815.69	10.82%
4	Riverside	\$761.77	\$814.61	6.94%
5	San Bernardino	\$584.09	\$623.22	6.70%
6	Santa Clara	\$1,127.73	\$1,264.31	12.11%
7	Alameda	\$818.98	\$952.26	16.27%
8	Sacramento	\$778.73	\$815.72	4.75%
9	Contra Costa	\$816.83	\$886.99	8.59%
10	Fresno	\$912.74	\$963.99	5.61%
<b>10-County Average</b>		<b>\$805.85</b>	<b>\$882.05</b>	<b>9.46%</b>

# Kaiser Permanente HMO (California)

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 2a — 93/93/83 Contribution Method for Actives\*

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$58.50	\$116.78	\$401.11	\$14.90	\$431.24	\$1,122.35	\$0.00	\$163.50	\$489.40	\$854.61
	PY2025	\$61.70	\$123.11	\$422.79	\$0.00	\$438.70	\$1,166.92	\$0.00	\$177.46	\$531.28	\$905.68
	\$ Change	\$3.20	\$6.33	\$21.68	(\$14.90)	\$7.46	\$44.57	\$0.00	\$13.96	\$41.88	\$51.07
	% Change	5.5%	5.4%	5.4%	-100.0%	1.7%	4.0%	—	8.5%	8.6%	6.0%
Monthly Employer Contributions	PY2024	\$777.16	\$1,551.56	\$1,958.34	\$1,664.60	\$2,080.94	\$2,080.94	\$329.98	\$493.48	\$493.48	\$493.48
	PY2025	\$819.68	\$1,635.67	\$2,064.21	\$1,770.88	\$2,209.58	\$2,209.58	\$358.90	\$536.36	\$536.36	\$536.36
	\$ Change	\$42.52	\$84.11	\$105.87	\$106.28	\$128.64	\$128.64	\$28.92	\$42.88	\$42.88	\$42.88
	% Change	5.5%	5.4%	5.4%	6.4%	6.2%	6.2%	8.8%	8.7%	8.7%	8.7%
Monthly Total Premium Rates	PY2024	\$835.66	\$1,668.34	\$2,359.45	\$1,679.50	\$2,512.18	\$3,203.29	\$329.98	\$656.98	\$982.88	\$1,348.09
	PY2025	\$881.38	\$1,758.78	\$2,487.00	\$1,770.88	\$2,648.28	\$3,376.50	\$358.90	\$713.82	\$1,067.64	\$1,442.04
	\$ Change	\$45.72	\$90.44	\$127.55	\$91.38	\$136.10	\$173.21	\$28.92	\$56.84	\$84.76	\$93.95
	% Change	5.5%	5.4%	5.4%	5.4%	5.4%	5.4%	8.8%	8.7%	8.6%	7.0%

\* NOTES:

- Includes \$4.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 23.

# Kaiser Permanente HMO (California)

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 2b — 100/96/83 Contribution Method for Actives\*

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$66.73	\$401.11	\$14.90	\$431.24	\$1,122.35	\$0.00	\$163.50	\$489.40	\$854.61
	PY2025	\$0.00	\$70.35	\$422.79	\$0.00	\$438.70	\$1,166.92	\$0.00	\$177.46	\$531.28	\$905.68
	\$ Change	\$0.00	\$3.62	\$21.68	(\$14.90)	\$7.46	\$44.57	\$0.00	\$13.96	\$41.88	\$51.07
	% Change	--	5.4%	5.4%	-100.0%	1.7%	4.0%	—	8.5%	8.6%	6.0%
Monthly Employer Contributions	PY2024	\$835.66	\$1,601.61	\$1,958.34	\$1,664.60	\$2,080.94	\$2,080.94	\$329.98	\$493.48	\$493.48	\$493.48
	PY2025	\$881.38	\$1,688.43	\$2,064.21	\$1,770.88	\$2,209.58	\$2,209.58	\$358.90	\$536.36	\$536.36	\$536.36
	\$ Change	\$45.72	\$86.82	\$105.87	\$106.28	\$128.64	\$128.64	\$28.92	\$42.88	\$42.88	\$42.88
	% Change	5.5%	5.4%	5.4%	6.4%	6.2%	6.2%	8.8%	8.7%	8.7%	8.7%
Monthly Total Premium Rates	PY2024	\$835.66	\$1,668.34	\$2,359.45	\$1,679.50	\$2,512.18	\$3,203.29	\$329.98	\$656.98	\$982.88	\$1,348.09
	PY2025	\$881.38	\$1,758.78	\$2,487.00	\$1,770.88	\$2,648.28	\$3,376.50	\$358.90	\$713.82	\$1,067.64	\$1,442.04
	\$ Change	\$45.72	\$90.44	\$127.55	\$91.38	\$136.10	\$173.21	\$28.92	\$56.84	\$84.76	\$93.95
	% Change	5.5%	5.4%	5.4%	5.4%	5.4%	5.4%	8.8%	8.7%	8.6%	7.0%

\* NOTES:

- Includes \$4.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 24.

# Kaiser Permanente Multi Region HMO

## Final Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 2c — Washington State\*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$821.29	\$2,184.60	\$0.00	\$160.71	\$481.40	\$1,524.02
	PY2025	\$0.00	\$845.86	\$2,249.97	\$0.00	\$184.30	\$552.17	\$1,588.41
	\$ Change	\$0.00	\$24.57	\$65.37	\$0.00	\$23.59	\$70.77	\$64.39
	% Change	-	3.0%	3.0%	-	14.7%	14.7%	4.2%
Monthly Employer Contributions	PY2024	\$1,645.56	\$2,466.85	\$2,466.85	\$324.40	\$485.11	\$485.11	\$485.11
	PY2025	\$1,695.71	\$2,541.58	\$2,541.58	\$372.58	\$556.88	\$556.88	\$556.88
	\$ Change	\$50.15	\$74.73	\$74.73	\$48.18	\$71.77	\$71.77	\$71.77
	% Change	3.0%	3.0%	3.0%	14.9%	14.8%	14.8%	14.8%
Monthly Total Premium Rates	PY2024	\$1,645.56	\$3,288.14	\$4,651.45	\$324.40	\$645.82	\$966.51	\$2,009.13
	PY2025	\$1,695.71	\$3,387.44	\$4,791.55	\$372.58	\$741.18	\$1,109.05	\$2,145.29
	\$ Change	\$50.15	\$99.30	\$140.10	\$48.18	\$95.36	\$142.54	\$136.16
	% Change	3.0%	3.0%	3.0%	14.9%	14.8%	14.7%	6.8%

\* NOTE: • Includes \$4.00 for the Health Care Sustainability Fund.

# Kaiser Permanente Multi Region HMO

## Final Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 2d — Northwest (primarily Oregon)\*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$600.82	\$1,598.18	\$0.00	\$231.95	\$695.12	\$1,229.31
	PY2025	\$0.00	\$659.18	\$1,753.40	\$0.00	\$236.91	\$710.01	\$1,331.13
	\$ Change	\$0.00	\$58.36	\$155.22	\$0.00	\$4.96	\$14.89	\$101.82
	% Change	-	9.7%	9.7%	-	2.1%	2.1%	8.3%
Monthly Employer Contributions	PY2024	\$1,204.63	\$1,805.46	\$1,805.46	\$466.88	\$698.83	\$698.83	\$698.83
	PY2025	\$1,322.35	\$1,981.54	\$1,981.54	\$477.81	\$714.73	\$714.73	\$714.73
	\$ Change	\$117.72	\$176.08	\$176.08	\$10.93	\$15.90	\$15.90	\$15.90
	% Change	9.8%	9.8%	9.8%	2.3%	2.3%	2.3%	2.3%
Monthly Total Premium Rates	PY2024	\$1,204.63	\$2,406.28	\$3,403.64	\$466.88	\$930.78	\$1,393.95	\$1,928.14
	PY2025	\$1,322.35	\$2,640.72	\$3,734.94	\$477.81	\$951.64	\$1,424.74	\$2,045.86
	\$ Change	\$117.72	\$234.44	\$331.30	\$10.93	\$20.86	\$30.79	\$117.72
	% Change	9.8%	9.7%	9.7%	2.3%	2.2%	2.2%	6.1%

\* NOTE: • Includes \$4.00 for the Health Care Sustainability Fund.

# Kaiser Permanente Multi Region HMO

## Final Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 2e — Hawaii\*

PY = Plan Year		Early Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$458.66	\$1,220.02	\$0.00	\$174.51	\$522.80	\$935.87
	PY2025	\$0.00	\$508.10	\$1,351.53	\$0.00	\$168.45	\$504.62	\$1,011.88
	\$ Change	\$0.00	\$49.44	\$131.51	\$0.00	(\$6.06)	(\$18.18)	\$76.01
	% Change	-	10.8%	10.8%	-	-3.5%	-3.5%	8.1%
Monthly Employer Contributions	PY2024	\$920.31	\$1,378.98	\$1,378.98	\$352.00	\$526.51	\$526.51	\$526.51
	PY2025	\$1,020.19	\$1,528.30	\$1,528.30	\$340.88	\$509.33	\$509.33	\$509.33
	\$ Change	\$99.88	\$149.32	\$149.32	(\$11.12)	(\$17.18)	(\$17.18)	(\$17.18)
	% Change	10.9%	10.8%	10.8%	-3.2%	-3.3%	-3.3%	-3.3%
Monthly Total Premium Rates	PY2024	\$920.31	\$1,837.64	\$2,599.00	\$352.00	\$701.02	\$1,049.31	\$1,462.38
	PY2025	\$1,020.19	\$2,036.40	\$2,879.83	\$340.88	\$677.78	\$1,013.95	\$1,521.21
	\$ Change	\$99.88	\$198.76	\$280.83	(\$11.12)	(\$23.24)	(\$35.36)	\$58.83
	% Change	10.9%	10.8%	10.8%	-3.2%	-3.3%	-3.4%	4.0%

\* NOTE: • Includes \$4.00 for the Health Care Sustainability Fund.

# Blue Shield of California HMO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 3a — 93/93/83 Contribution Method for Actives — Access+ HMO

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$74.93	\$149.64	\$514.03	\$132.25	\$687.23	\$1,573.15	\$0.00	\$259.24	\$776.99	\$1,145.16
	PY2025	\$81.47	\$162.67	\$558.72	\$140.93	\$744.03	\$1,706.77	\$0.00	\$269.27	\$807.08	\$1,232.01
	\$ Change	\$6.54	\$13.03	\$44.69	\$8.68	\$56.80	\$133.62	\$0.00	\$10.03	\$30.09	\$86.85
	% Change	8.7%	8.7%	8.7%	6.6%	8.3%	8.5%	—	3.9%	3.9%	7.6%
Monthly Employer Contributions	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$2,340.65	\$2,895.63	\$2,895.63	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,082.44	\$2,161.17	\$2,727.88	\$2,547.61	\$3,150.71	\$3,150.71	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$87.01	\$173.07	\$218.22	\$206.96	\$255.08	\$255.08	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	8.7%	8.7%	8.7%	8.8%	8.8%	8.8%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$2,472.90	\$3,582.86	\$4,468.78	\$521.46	\$1,039.94	\$1,557.69	\$1,925.86
	PY2025	\$1,163.91	\$2,323.84	\$3,286.60	\$2,688.54	\$3,894.74	\$4,857.48	\$542.52	\$1,081.06	\$1,618.87	\$2,043.80
	\$ Change	\$93.55	\$186.10	\$262.91	\$215.64	\$311.88	\$388.70	\$21.06	\$41.12	\$61.18	\$117.94
	% Change	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	4.0%	4.0%	3.9%	6.1%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- **For additional commentary on 93/93/83 contribution method, see page 23.**



# Blue Shield of California HMO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 3b — 100/96/83 Contribution Method for Actives — Access+ HMO

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$85.51	\$514.03	\$132.25	\$687.23	\$1,573.15	\$0.00	\$259.24	\$776.99	\$1,145.16
	PY2025	\$0.00	\$92.95	\$558.72	\$140.93	\$744.03	\$1,706.77	\$0.00	\$269.27	\$807.08	\$1,232.01
	\$ Change	\$0.00	\$7.44	\$44.69	\$8.68	\$56.80	\$133.62	\$0.00	\$10.03	\$30.09	\$86.85
	% Change	-	8.7%	8.7%	6.6%	8.3%	8.5%	—	3.9%	3.9%	7.6%
Monthly Employer Contributions	PY2024	\$1,070.36	\$2,052.23	\$2,509.66	\$2,340.65	\$2,895.63	\$2,895.63	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,163.91	\$2,230.89	\$2,727.88	\$2,547.61	\$3,150.71	\$3,150.71	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$93.55	\$178.66	\$218.22	\$206.96	\$255.08	\$255.08	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	8.7%	8.7%	8.7%	8.8%	8.8%	8.8%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$2,472.90	\$3,582.86	\$4,468.78	\$521.46	\$1,039.94	\$1,557.69	\$1,925.86
	PY2025	\$1,163.91	\$2,323.84	\$3,286.60	\$2,688.54	\$3,894.74	\$4,857.48	\$542.52	\$1,081.06	\$1,618.87	\$2,043.80
	\$ Change	\$93.55	\$186.10	\$262.91	\$215.64	\$311.88	\$388.70	\$21.06	\$41.12	\$61.18	\$117.94
	% Change	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	4.0%	4.0%	3.9%	6.1%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

# Blue Shield of California HMO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 3c — 93/93/83 Contribution Method for Actives — Trio HMO

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$61.93	\$123.65	\$424.70	\$39.42	\$497.84	\$1,229.63	\$0.00	\$259.24	\$776.99	\$991.03
	PY2025	\$69.28	\$138.28	\$474.92	\$53.83	\$566.35	\$1,384.49	\$0.00	\$269.27	\$807.08	\$1,087.41
	\$ Change	\$7.35	\$14.63	\$50.22	\$14.41	\$68.51	\$154.86	\$0.00	\$10.03	\$30.09	\$96.38
	% Change	11.9%	11.8%	11.8%	36.6%	13.8%	12.6%	—	3.9%	3.9%	9.7%
Monthly Employer Contributions	PY2024	\$822.76	\$1,642.75	\$2,073.53	\$2,002.89	\$2,461.32	\$2,461.32	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$920.44	\$1,837.19	\$2,318.71	\$2,230.75	\$2,743.26	\$2,743.26	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$97.68	\$194.44	\$245.18	\$227.86	\$281.94	\$281.94	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	11.9%	11.8%	11.8%	11.4%	11.5%	11.5%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$884.69	\$1,766.40	\$2,498.23	\$2,042.31	\$2,959.16	\$3,690.95	\$521.46	\$1,039.94	\$1,557.69	\$1,771.73
	PY2025	\$989.72	\$1,975.47	\$2,793.63	\$2,284.58	\$3,309.61	\$4,127.75	\$542.52	\$1,081.06	\$1,618.87	\$1,899.20
	\$ Change	\$105.03	\$209.07	\$295.40	\$242.27	\$350.45	\$436.80	\$21.06	\$41.12	\$61.18	\$127.47
	% Change	11.9%	11.8%	11.8%	11.9%	11.8%	11.8%	4.0%	4.0%	3.9%	7.2%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- **For additional commentary on 93/93/83 contribution method, see page 23.**

# Blue Shield of California HMO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 3d — 100/96/83 Contribution Method for Actives — Trio HMO

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$70.66	\$424.70	\$39.42	\$497.84	\$1,229.63	\$0.00	\$259.24	\$776.99	\$991.03
	PY2025	\$0.00	\$79.02	\$474.92	\$53.83	\$566.35	\$1,384.49	\$0.00	\$269.27	\$807.08	\$1,087.41
	\$ Change	\$0.00	\$8.36	\$50.22	\$14.41	\$68.51	\$154.86	\$0.00	\$10.03	\$30.09	\$96.38
	% Change	-	11.8%	11.8%	36.6%	13.8%	12.6%	—	3.9%	3.9%	9.7%
Monthly Employer Contributions	PY2024	\$884.69	\$1,695.74	\$2,073.53	\$2,002.89	\$2,461.32	\$2,461.32	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$989.72	\$1,896.45	\$2,318.71	\$2,230.75	\$2,743.26	\$2,743.26	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$105.03	\$200.71	\$245.18	\$227.86	\$281.94	\$281.94	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	11.9%	11.8%	11.8%	11.4%	11.5%	11.5%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$884.69	\$1,766.40	\$2,498.23	\$2,042.31	\$2,959.16	\$3,690.95	\$521.46	\$1,039.94	\$1,557.69	\$1,771.73
	PY2025	\$989.72	\$1,975.47	\$2,793.63	\$2,284.58	\$3,309.61	\$4,127.75	\$542.52	\$1,081.06	\$1,618.87	\$1,899.20
	\$ Change	\$105.03	\$209.07	\$295.40	\$242.27	\$350.45	\$436.80	\$21.06	\$41.12	\$61.18	\$127.47
	% Change	11.9%	11.8%	11.8%	11.9%	11.8%	11.8%	4.0%	4.0%	3.9%	7.2%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

# Health Net CanopyCare HMO

## Final Active/Early Retiree Monthly Rates for Calendar Year 2025

### Exhibit 4a — 93/93/83 Contribution Method for Actives\*

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2024	\$55.90	\$111.58	\$383.24	\$0.00	\$413.60	\$1,073.87
	PY2025	\$55.40	\$110.52	\$379.51	\$0.00	\$409.39	\$1,062.93
	\$ Change	(\$0.50)	(\$1.06)	(\$3.73)	\$0.00	(\$4.21)	(\$10.94)
	% Change	-0.9%	-0.9%	-1.0%	—	-1.0%	-1.0%
Monthly Employer Contributions	PY2024	\$742.62	\$1,482.49	\$1,871.11	\$1,842.46	\$2,256.07	\$2,256.07
	PY2025	\$736.01	\$1,468.33	\$1,852.89	\$1,824.65	\$2,234.04	\$2,234.04
	\$ Change	(\$6.61)	(\$14.16)	(\$18.22)	(\$17.81)	(\$22.03)	(\$22.03)
	% Change	-0.9%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
Monthly Total Premium Rates	PY2024	\$798.52	\$1,594.07	\$2,254.35	\$1,842.46	\$2,669.67	\$3,329.94
	PY2025	\$791.41	\$1,578.85	\$2,232.40	\$1,824.65	\$2,643.43	\$3,296.97
	\$ Change	(\$7.11)	(\$15.22)	(\$21.95)	(\$17.81)	(\$26.24)	(\$32.97)
	% Change	-0.9%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available for Health Net CanopyCare early retirees.
- **For additional commentary on 93/93/83 contribution method, see page 23.**

# Health Net CanopyCare HMO

## Final Active/Early Retiree Monthly Rates for Calendar Year 2025

### Exhibit 4b — 100/96/83 Contribution Method for Actives\*

PY = Plan Year		Active Employees			Early Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$63.76	\$383.24	\$0.00	\$413.60	\$1,073.87
	PY2025	\$0.00	\$63.15	\$379.51	\$0.00	\$409.39	\$1,062.93
	\$ Change	\$0.00	(\$0.61)	(\$3.73)	\$0.00	(\$4.21)	(\$10.94)
	% Change	—	-1.0%	-1.0%	—	-1.0%	-1.0%
Monthly Employer Contributions	PY2024	\$798.52	\$1,530.31	\$1,871.11	\$1,842.46	\$2,256.07	\$2,256.07
	PY2025	\$791.41	\$1,515.70	\$1,852.89	\$1,824.65	\$2,234.04	\$2,234.04
	\$ Change	(\$7.11)	(\$14.61)	(\$18.22)	(\$17.81)	(\$22.03)	(\$22.03)
	% Change	-0.9%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
Monthly Total Premium Rates	PY2024	\$798.52	\$1,594.07	\$2,254.35	\$1,842.46	\$2,669.67	\$3,329.94
	PY2025	\$791.41	\$1,578.85	\$2,232.40	\$1,824.65	\$2,643.43	\$3,296.97
	\$ Change	(\$7.11)	(\$15.22)	(\$21.95)	(\$17.81)	(\$26.24)	(\$32.97)
	% Change	-0.9%	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available for Health Net CanopyCare early retirees.
- **For additional commentary on 100/96/83 contribution method, see page 24.**

# Blue Shield of California PPO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 5a — 93/93/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$463.92	\$843.61	\$1,492.11	\$326.75	\$769.66	\$1,476.91	\$0.00	\$259.24	\$776.99	\$966.49
	PY2025	\$396.06	\$706.74	\$1,324.65	\$298.22	\$746.64	\$1,462.66	\$0.00	\$269.27	\$807.08	\$985.29
	\$ Change	(\$67.86)	(\$136.87)	(\$167.46)	(\$28.53)	(\$23.02)	(\$14.25)	\$0.00	\$10.03	\$30.09	\$18.80
	% Change	-14.6%	-16.2%	-11.2%	-8.7%	-3.0%	-1.0%	—	3.9%	3.9%	1.9%
Monthly Employer Contributions	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$1,638.44	\$2,081.36	\$2,081.36	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,082.44	\$2,161.17	\$2,727.88	\$1,692.41	\$2,140.82	\$2,140.82	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$87.01	\$173.07	\$218.22	\$53.97	\$59.46	\$59.46	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	8.7%	8.7%	8.7%	3.3%	2.9%	2.9%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,459.35	\$2,831.71	\$4,001.77	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	PY2025	\$1,478.50	\$2,867.91	\$4,052.53	\$1,990.63	\$2,887.46	\$3,603.48	\$542.52	\$1,081.06	\$1,618.87	\$1,797.08
	\$ Change	\$19.15	\$36.20	\$50.76	\$25.44	\$36.44	\$45.21	\$21.06	\$41.12	\$61.18	\$49.89
	% Change	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	4.0%	4.0%	3.9%	2.9%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- For additional commentary on 93/93/83 contribution method, see page 23.

# Blue Shield of California PPO and MAPD PPO

## Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

### Exhibit 5b — 100/96/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$779.48	\$1,492.11	\$326.75	\$769.66	\$1,476.91	\$0.00	\$259.24	\$776.99	\$966.49
	PY2025	\$0.00	\$637.02	\$1,324.65	\$298.22	\$746.64	\$1,462.66	\$0.00	\$269.27	\$807.08	\$985.29
	\$ Change	\$0.00	(\$142.46)	(\$167.46)	(\$28.53)	(\$23.02)	(\$14.25)	\$0.00	\$10.03	\$30.09	\$18.80
	% Change	—	-18.3%	-11.2%	-8.7%	-3.0%	-1.0%	—	3.9%	3.9%	1.9%
Monthly Employer Contributions	PY2024	\$1,459.35	\$2,052.23	\$2,509.66	\$1,638.44	\$2,081.36	\$2,081.36	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,478.50	\$2,230.89	\$2,727.88	\$1,692.41	\$2,140.82	\$2,140.82	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$19.15	\$178.66	\$218.22	\$53.97	\$59.46	\$59.46	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	1.3%	8.7%	8.7%	3.3%	2.9%	2.9%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,459.35	\$2,831.71	\$4,001.77	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	PY2025	\$1,478.50	\$2,867.91	\$4,052.53	\$1,990.63	\$2,887.46	\$3,603.48	\$542.52	\$1,081.06	\$1,618.87	\$1,797.08
	\$ Change	\$19.15	\$36.20	\$50.76	\$25.44	\$36.44	\$45.21	\$21.06	\$41.12	\$61.18	\$49.89
	% Change	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	4.0%	4.0%	3.9%	2.9%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- For additional commentary on 100/96/83 contribution method, see page 24.

# Blue Shield of California PPO (Choice Not Available) and MAPD PPO Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

## Exhibit 5c — 93/93/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$74.93	\$149.64	\$514.03	\$132.25	\$575.17	\$1,282.42	\$0.00	\$259.24	\$776.99	\$966.49
	PY2025	\$81.47	\$162.67	\$558.72	\$140.93	\$589.34	\$1,305.36	\$0.00	\$269.27	\$807.08	\$985.29
	\$ Change	\$6.54	\$13.03	\$44.69	\$8.68	\$14.17	\$22.94	\$0.00	\$10.03	\$30.09	\$18.80
	% Change	8.7%	8.7%	8.7%	6.6%	2.5%	1.8%	—	3.9%	3.9%	1.9%
Monthly Employer Contributions	PY2024	\$995.43	\$1,988.10	\$2,509.66	\$1,832.94	\$2,275.85	\$2,275.85	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,082.44	\$2,161.17	\$2,727.88	\$1,849.70	\$2,298.12	\$2,298.12	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$87.01	\$173.07	\$218.22	\$16.76	\$22.27	\$22.27	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	8.7%	8.7%	8.7%	0.9%	1.0%	1.0%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	PY2025	\$1,163.91	\$2,323.84	\$3,286.60	\$1,990.63	\$2,887.46	\$3,603.48	\$542.52	\$1,081.06	\$1,618.87	\$1,797.08
	\$ Change	\$93.55	\$186.10	\$262.91	\$25.44	\$36.44	\$45.21	\$21.06	\$41.12	\$61.18	\$49.89
	% Change	8.7%	8.7%	8.7%	1.3%	1.3%	1.3%	4.0%	4.0%	3.9%	2.9%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- For additional commentary on 93/93/83 contribution method, see page 23.



# Blue Shield of California PPO (Choice Not Available) and MAPD PPO Final Active/Early Retiree/Medicare Monthly Rates for Calendar Year 2025

## Exhibit 5d — 100/96/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Early Retirees			Medicare Retirees (UHC 2024, BSC 2025)			
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2024	\$0.00	\$85.51	\$514.03	\$132.25	\$575.17	\$1,282.42	\$0.00	\$259.24	\$776.99	\$966.49
	PY2025	\$0.00	\$92.95	\$558.72	\$140.93	\$589.34	\$1,305.36	\$0.00	\$269.27	\$807.08	\$985.29
	\$ Change	\$0.00	\$7.44	\$44.69	\$8.68	\$14.17	\$22.94	\$0.00	\$10.03	\$30.09	\$18.80
	% Change	—	8.7%	8.7%	6.6%	2.5%	1.8%	—	3.9%	3.9%	1.9%
Monthly Employer Contributions	PY2024	\$1,070.36	\$2,052.23	\$2,509.66	\$1,832.94	\$2,275.85	\$2,275.85	\$521.46	\$780.70	\$780.70	\$780.70
	PY2025	\$1,163.91	\$2,230.89	\$2,727.88	\$1,849.70	\$2,298.12	\$2,298.12	\$542.52	\$811.79	\$811.79	\$811.79
	\$ Change	\$93.55	\$178.66	\$218.22	\$16.76	\$22.27	\$22.27	\$21.06	\$31.09	\$31.09	\$31.09
	% Change	8.7%	8.7%	8.7%	0.9%	1.0%	1.0%	4.0%	4.0%	4.0%	4.0%
Monthly Total Premium Rates	PY2024	\$1,070.36	\$2,137.74	\$3,023.69	\$1,965.19	\$2,851.02	\$3,558.27	\$521.46	\$1,039.94	\$1,557.69	\$1,747.19
	PY2025	\$1,163.91	\$2,323.84	\$3,286.60	\$1,990.63	\$2,887.46	\$3,603.48	\$542.52	\$1,081.06	\$1,618.87	\$1,797.08
	\$ Change	\$93.55	\$186.10	\$262.91	\$25.44	\$36.44	\$45.21	\$21.06	\$41.12	\$61.18	\$49.89
	% Change	8.7%	8.7%	8.7%	1.3%	1.3%	1.3%	4.0%	4.0%	3.9%	2.9%

**\* NOTES:**

- Includes \$4.00 for the Health Care Sustainability Fund.
- MAPD PPO plan and Non-Medicare “Split Family” plan administration changing from UHC to BSC in 2025.
- For additional commentary on 100/96/83 contribution method, see page 24.

# VSP Vision

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2025

### Exhibit 6a — Vision Basic Plan Premium Rates (Employer Paid)

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates— Basic Plan	PY2024	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	PY2025	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	% Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Exhibit 6b — Vision Premier Plan (Buy Up) Member Contributions\*

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions— Premier (Buy-Up) Plan	PY2024	\$11.56	\$17.59	\$36.06	\$11.56	\$17.59	\$36.06
	PY2025	\$11.87	\$18.11	\$37.02	\$11.87	\$18.11	\$37.02
	\$ Change	\$0.31	\$0.52	\$0.96	\$0.31	\$0.52	\$0.96
	% Change	2.7%	3.0%	2.7%	2.7%	3.0%	2.7%

**\* NOTES:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions.
- Approximately 20,000 employees also have an employer-paid Computer Vision Care benefit, priced at \$1.04 per employee per month.

# Delta Dental PPO

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2025

### Exhibit 7a — Delta Dental PPO Total Premium Rates

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2024	\$52.93	\$111.16	\$158.79	\$50.25	\$99.93	\$149.14
	PY2025	\$56.10	\$117.81	\$168.30	\$51.26	\$101.93	\$152.12
	\$ Change	\$3.17	\$6.65	\$9.51	\$1.01	\$2.00	\$2.98
	% Change	6.0%	6.0%	6.0%	2.0%	2.0%	2.0%

### Exhibit 7b — Delta Dental PPO Member Contributions

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2024	\$5.00	\$10.00	\$15.00	\$50.25	\$99.93	\$149.14
	PY2025	\$5.00	\$10.00	\$15.00	\$51.26	\$101.93	\$152.12
	\$ Change	\$0.00	\$0.00	\$0.00	\$1.01	\$2.00	\$2.98
	% Change	0.0%	0.0%	0.0%	2.0%	2.0%	2.0%

# DeltaCare USA

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2025

### Exhibit 8a — DeltaCare USA HMO Total Premium Rates\*

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2024	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	PY2025	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	% Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Exhibit 8b — DeltaCare USA HMO Member Contributions\*

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2024	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	PY2025	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	\$ Change	—	—	—	\$0.00	\$0.00	\$0.00
	% Change	—	—	—	0.0%	0.0%	0.0%

# UHC Dental

## Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2025

### Exhibit 9a — UHC Dental HMO Total Premium Rates

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Premium Rates	PY2024	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	PY2025	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	\$ Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	% Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Exhibit 9b — UHC Dental HMO Member Contributions

PY = Plan Year		Active Employees			Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Member Contributions	PY2024	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	PY2025	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	\$ Change	—	—	—	\$0.00	\$0.00	\$0.00
	% Change	—	—	—	0.0%	0.0%	0.0%

# Life Insurance and Long-Term Disability (LTD)

Plan Year 2025 Aggregate Costs

## Exhibit 10 — Life Insurance and LTD Plan Rates (Insured by The Hartford)

Plan Type	Plan Year 2024	Plan Year 2025	% Change	\$ Change
Basic Life Insurance	\$1,566,000	\$1,566,000	0.0%	\$0
Long-Term Disability Insurance	\$5,472,000	\$5,472,000	0.0%	\$0
<b>Subtotal—Employer-Paid Coverages</b>	<b>\$7,038,000</b>	<b>\$7,038,000</b>	<b>0.0%</b>	<b>\$0</b>
Employee-Paid Supplemental Life/Dependent Life Insurance	\$978,000	\$978,000	0.0%	\$0
<b>Total Annual Estimated Cost</b>	<b>\$8,016,000</b>	<b>\$8,016,000</b>	<b>0.0%</b>	<b>\$0</b>

# Employer Contribution Notes

## 93/93/83 Contribution Method for Active Employees

### Exhibits 2a, 3a, 3c, 4a, 5a, 5c

The employer contributions for the **93/93/83** Contribution Model are defined as follows:

- **EE Only:** City contributes 93% towards total premium for employees selecting EE Only tier coverage.
- **EE+1:** City contributes 93% towards total premium for employees selecting EE+1 tier coverage.
- **EE+2+:** City contributes 83% towards total premium for employees selecting EE+2+ tier coverage.
- City contributions are capped at 93%, 93% and 83% of corresponding premium of the second-highest-cost plan for EE Only, EE+1 and EE+2+ tiers, respectively.
- Members cover the remaining costs across all tiers.

# Employer Contribution Notes

## 100/96/83 Contribution Method for Active Employees

### Exhibits 2b, 3b, 3d, 4b, 5b, 5d

The employer contributions for the **100/96/83** Contribution Model are defined as follows:

- **EE Only:** City contributes 100% towards total premium for employees selecting EE Only tier coverage. Members are free of premium charges.
- **EE+1:** City contributes 96% towards total premium for employees selecting EE+1 tier coverage.
- **EE+2+:** City contributes 83% towards total premium for employees selecting EE+2+ tier coverage.
- City contributions are capped at 96% and 83% of corresponding premium of the second-highest-cost plan for EE+1 and EE+2+ tiers, respectively.
- Members electing EE+1 and EE+2+ tiers cover the remaining cost.