

San Francisco Health Service System Board of Supervisors

10-County Survey Results
Rates and Benefits Decisions
Calendar Year 2027

June 18, 2026

10-County Survey Results (Monthly Basis)

Exhibit 1

Rank	County	2025 Survey for SFHSS 2026 Rating	2026 Survey for SFHSS 2027 Rating	% Change
1	Los Angeles	\$951.40	\$1,015.68	6.76%
2	San Diego	\$809.16	\$806.30	-0.35%
3	Orange	\$865.42	\$970.56	12.15%
4	Riverside	\$868.81	\$927.00	6.70%
5	San Bernardino	\$662.42	\$717.42	8.30%
6	Santa Clara	\$1,399.20	\$1,700.46	21.53%
7	Alameda	\$1,042.58	\$1,229.56	17.93%
8	Sacramento	\$842.74	\$892.31	5.88%
9	Contra Costa	\$958.00	\$1,000.21	4.41%
10	Fresno	\$1,021.70	\$1,038.09	1.60%
10-County Average		\$942.14	\$1,029.76	9.30%

Kaiser Permanente HMO (California)

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

Exhibit 2a — 93/93/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$67.87	\$135.33	\$464.62	\$13.74	\$495.56	\$1,295.36	\$0.00	\$193.81	\$580.34	\$993.61
	PY2027	\$72.75	\$145.07	\$498.12	\$4.74	\$521.37	\$1,378.96	\$0.00	\$189.57	\$567.62	\$1,047.16
	\$ Change	\$4.88	\$9.74	\$33.50	(\$9.00)	\$25.81	\$83.60	\$0.00	(\$4.24)	(\$12.72)	\$53.55
	% Change	7.2%	7.2%	7.2%	-65.5%	5.2%	6.5%	—	-2.2%	-2.2%	5.4%
Monthly Employer Contributions	PY2026	\$901.75	\$1,797.93	\$2,268.44	\$1,933.46	\$2,415.28	\$2,415.28	\$393.61	\$587.43	\$587.43	\$587.43
	PY2027	\$966.49	\$1,927.43	\$2,431.97	\$2,083.18	\$2,599.81	\$2,599.81	\$385.13	\$574.71	\$574.71	\$574.71
	\$ Change	\$64.74	\$129.50	\$163.53	\$149.72	\$184.53	\$184.53	(\$8.48)	(\$12.72)	(\$12.72)	(\$12.72)
	% Change	7.2%	7.2%	7.2%	7.7%	7.6%	7.6%	-2.2%	-2.2%	-2.2%	-2.2%
Monthly Total Premium Rates	PY2026	\$969.62	\$1,933.26	\$2,733.06	\$1,947.20	\$2,910.84	\$3,710.64	\$393.61	\$781.24	\$1,167.77	\$1,581.04
	PY2027	\$1,039.24	\$2,072.50	\$2,930.09	\$2,087.92	\$3,121.18	\$3,978.77	\$385.13	\$764.28	\$1,142.33	\$1,621.87
	\$ Change	\$69.62	\$139.24	\$197.03	\$140.72	\$210.34	\$268.13	(\$8.48)	(\$16.96)	(\$25.44)	\$40.83
	% Change	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	-2.2%	-2.2%	-2.2%	2.6%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 20.

Kaiser Permanente HMO (California)

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$0.00	\$77.33	\$464.62	\$13.74	\$495.56	\$1,295.36	\$0.00	\$193.81	\$580.34	\$993.61
	PY2027	\$0.00	\$82.90	\$498.12	\$4.74	\$521.37	\$1,378.96	\$0.00	\$189.57	\$567.62	\$1,047.16
	\$ Change	\$0.00	\$5.57	\$33.50	(\$9.00)	\$25.81	\$83.60	\$0.00	(\$4.24)	(\$12.72)	\$53.55
	% Change	--	7.2%	7.2%	-65.5%	5.2%	6.5%	—	-2.2%	-2.2%	5.4%
Monthly Employer Contributions	PY2026	\$969.62	\$1,855.93	\$2,268.44	\$1,933.46	\$2,415.28	\$2,415.28	\$393.61	\$587.43	\$587.43	\$587.43
	PY2027	\$1,039.24	\$1,989.60	\$2,431.97	\$2,083.18	\$2,599.81	\$2,599.81	\$385.13	\$574.71	\$574.71	\$574.71
	\$ Change	\$69.62	\$133.67	\$163.53	\$149.72	\$184.53	\$184.53	(\$8.48)	(\$12.72)	(\$12.72)	(\$12.72)
	% Change	7.2%	7.2%	7.2%	7.7%	7.6%	7.6%	-2.2%	-2.2%	-2.2%	-2.2%
Monthly Total Premium Rates	PY2026	\$969.62	\$1,933.26	\$2,733.06	\$1,947.20	\$2,910.84	\$3,710.64	\$393.61	\$781.24	\$1,167.77	\$1,581.04
	PY2027	\$1,039.24	\$2,072.50	\$2,930.09	\$2,087.92	\$3,121.18	\$3,978.77	\$385.13	\$764.28	\$1,142.33	\$1,621.87
	\$ Change	\$69.62	\$139.24	\$197.03	\$140.72	\$210.34	\$268.13	(\$8.48)	(\$16.96)	(\$25.44)	\$40.83
	% Change	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	-2.2%	-2.2%	-2.2%	2.6%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 21.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$88.58	\$176.73	\$606.91	\$161.61	\$816.44	\$1,861.72	\$0.00	\$281.29	\$843.14	\$1,326.57
	PY2027	\$104.14	\$207.85	\$713.85	\$228.94	\$999.36	\$2,229.13	\$0.00	\$299.44	\$897.59	\$1,529.21
	\$ Change	\$15.56	\$31.12	\$106.94	\$67.33	\$182.92	\$367.41	\$0.00	\$18.15	\$54.45	\$202.64
	% Change	17.6%	17.6%	17.6%	41.7%	22.4%	19.7%	—	6.5%	6.5%	15.3%
Monthly Employer Contributions	PY2026	\$1,176.79	\$2,348.03	\$2,963.16	\$2,759.58	\$3,414.40	\$3,414.40	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,383.51	\$2,761.48	\$3,485.29	\$3,207.76	\$3,978.18	\$3,978.18	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$206.72	\$413.45	\$522.13	\$448.18	\$563.78	\$563.78	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	17.6%	17.6%	17.6%	16.2%	16.5%	16.5%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,265.37	\$2,524.76	\$3,570.07	\$2,921.19	\$4,230.84	\$5,276.12	\$568.56	\$1,131.14	\$1,692.99	\$2,176.42
	PY2027	\$1,487.65	\$2,969.33	\$4,199.14	\$3,436.70	\$4,977.54	\$6,207.31	\$604.86	\$1,203.74	\$1,801.89	\$2,433.51
	\$ Change	\$222.28	\$444.57	\$629.07	\$515.51	\$746.70	\$931.19	\$36.30	\$72.60	\$108.90	\$257.09
	% Change	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	6.4%	6.4%	6.4%	11.8%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 20.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$0.00	\$100.99	\$606.91	\$161.61	\$816.44	\$1,861.72	\$0.00	\$281.29	\$843.14	\$1,326.57
	PY2027	\$0.00	\$118.77	\$713.85	\$228.94	\$999.36	\$2,229.13	\$0.00	\$299.44	\$897.59	\$1,529.21
	\$ Change	\$0.00	\$17.78	\$106.94	\$67.33	\$182.92	\$367.41	\$0.00	\$18.15	\$54.45	\$202.64
	% Change	-	17.6%	17.6%	41.7%	22.4%	19.7%	—	6.5%	6.5%	15.3%
Monthly Employer Contributions	PY2026	\$1,265.37	\$2,423.77	\$2,963.16	\$2,759.58	\$3,414.40	\$3,414.40	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,487.65	\$2,850.56	\$3,485.29	\$3,207.76	\$3,978.18	\$3,978.18	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$222.28	\$426.79	\$522.13	\$448.18	\$563.78	\$563.78	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	17.6%	17.6%	17.6%	16.2%	16.5%	16.5%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,265.37	\$2,524.76	\$3,570.07	\$2,921.19	\$4,230.84	\$5,276.12	\$568.56	\$1,131.14	\$1,692.99	\$2,176.42
	PY2027	\$1,487.65	\$2,969.33	\$4,199.14	\$3,436.70	\$4,977.54	\$6,207.31	\$604.86	\$1,203.74	\$1,801.89	\$2,433.51
	\$ Change	\$222.28	\$444.57	\$629.07	\$515.51	\$746.70	\$931.19	\$36.30	\$72.60	\$108.90	\$257.09
	% Change	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	6.4%	6.4%	6.4%	11.8%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 21.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$75.70	\$150.97	\$518.38	\$69.61	\$628.74	\$1,521.27	\$0.00	\$281.29	\$843.14	\$1,173.82
	PY2027	\$83.76	\$167.10	\$573.80	\$83.39	\$702.43	\$1,690.57	\$0.00	\$299.44	\$897.59	\$1,287.58
	\$ Change	\$8.06	\$16.13	\$55.42	\$13.78	\$73.69	\$169.30	\$0.00	\$18.15	\$54.45	\$113.76
	% Change	10.6%	10.7%	10.7%	19.8%	11.7%	11.1%	—	6.5%	6.5%	9.7%
Monthly Employer Contributions	PY2026	\$1,005.66	\$2,005.77	\$2,530.93	\$2,424.84	\$2,983.98	\$2,983.98	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,112.79	\$2,220.04	\$2,801.52	\$2,678.23	\$3,297.26	\$3,297.26	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$107.13	\$214.27	\$270.59	\$253.39	\$313.28	\$313.28	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	10.7%	10.7%	10.7%	10.4%	10.5%	10.5%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,081.36	\$2,156.74	\$3,049.31	\$2,494.45	\$3,612.72	\$4,505.25	\$568.56	\$1,131.14	\$1,692.99	\$2,023.67
	PY2027	\$1,196.55	\$2,387.14	\$3,375.32	\$2,761.62	\$3,999.69	\$4,987.83	\$604.86	\$1,203.74	\$1,801.89	\$2,191.88
	\$ Change	\$115.19	\$230.40	\$326.01	\$267.17	\$386.97	\$482.58	\$36.30	\$72.60	\$108.90	\$168.21
	% Change	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	6.4%	6.4%	6.4%	8.3%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 20.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$0.00	\$86.27	\$518.38	\$69.61	\$628.74	\$1,521.27	\$0.00	\$281.29	\$843.14	\$1,173.82
	PY2027	\$0.00	\$95.49	\$573.80	\$83.39	\$702.43	\$1,690.57	\$0.00	\$299.44	\$897.59	\$1,287.58
	\$ Change	\$0.00	\$9.22	\$55.42	\$13.78	\$73.69	\$169.30	\$0.00	\$18.15	\$54.45	\$113.76
	% Change	-	10.7%	10.7%	19.8%	11.7%	11.1%	—	6.5%	6.5%	9.7%
Monthly Employer Contributions	PY2026	\$1,081.36	\$2,070.47	\$2,530.93	\$2,424.84	\$2,983.98	\$2,983.98	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,196.55	\$2,291.65	\$2,801.52	\$2,678.23	\$3,297.26	\$3,297.26	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$115.19	\$221.18	\$270.59	\$253.39	\$313.28	\$313.28	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	10.7%	10.7%	10.7%	10.4%	10.5%	10.5%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,081.36	\$2,156.74	\$3,049.31	\$2,494.45	\$3,612.72	\$4,505.25	\$568.56	\$1,131.14	\$1,692.99	\$2,023.67
	PY2027	\$1,196.55	\$2,387.14	\$3,375.32	\$2,761.62	\$3,999.69	\$4,987.83	\$604.86	\$1,203.74	\$1,801.89	\$2,191.88
	\$ Change	\$115.19	\$230.40	\$326.01	\$267.17	\$386.97	\$482.58	\$36.30	\$72.60	\$108.90	\$168.21
	% Change	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	6.4%	6.4%	6.4%	8.3%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 21.

Blue Shield of California PPO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Retiree Monthly Rates for Calendar Year 2027

Exhibit 4a — 93/93/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$310.24	\$534.80	\$1,109.72	\$272.44	\$722.91	\$1,442.19	\$0.00	\$281.29	\$843.14	\$1,000.57
	PY2027	\$446.86	\$787.48	\$1,529.00	\$400.30	\$954.82	\$1,840.20	\$0.00	\$299.44	\$897.59	\$1,184.82
	\$ Change	\$136.62	\$252.68	\$419.28	\$127.86	\$231.91	\$398.01	\$0.00	\$18.15	\$54.45	\$184.25
	% Change	44.0%	47.2%	37.8%	46.9%	32.1%	27.6%	—	6.5%	6.5%	18.4%
Monthly Employer Contributions	PY2026	\$1,176.79	\$2,348.03	\$2,963.16	\$1,729.10	\$2,179.56	\$2,179.56	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,383.51	\$2,761.48	\$3,485.29	\$2,063.83	\$2,618.34	\$2,618.34	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$206.72	\$413.45	\$522.13	\$334.73	\$438.78	\$438.78	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	17.6%	17.6%	17.6%	19.4%	20.1%	20.1%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,487.03	\$2,882.83	\$4,072.88	\$2,001.54	\$2,902.47	\$3,621.75	\$568.56	\$1,131.14	\$1,692.99	\$1,850.42
	PY2027	\$1,830.37	\$3,548.96	\$5,014.29	\$2,464.13	\$3,573.16	\$4,458.54	\$604.86	\$1,203.74	\$1,801.89	\$2,089.12
	\$ Change	\$343.34	\$666.13	\$941.41	\$462.59	\$670.69	\$836.79	\$36.30	\$72.60	\$108.90	\$238.70
	% Change	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	6.4%	6.4%	6.4%	12.9%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 20.

Blue Shield of California PPO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Retiree Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$0.00	\$459.06	\$1,109.72	\$272.44	\$722.91	\$1,442.19	\$0.00	\$281.29	\$843.14	\$1,000.57
	PY2027	\$0.00	\$698.40	\$1,529.00	\$400.30	\$954.82	\$1,840.20	\$0.00	\$299.44	\$897.59	\$1,184.82
	\$ Change	\$0.00	\$239.34	\$419.28	\$127.86	\$231.91	\$398.01	\$0.00	\$18.15	\$54.45	\$184.25
	% Change	—	52.1%	37.8%	46.9%	32.1%	27.6%	—	6.5%	6.5%	18.4%
Monthly Employer Contributions	PY2026	\$1,487.03	\$2,423.77	\$2,963.16	\$1,729.10	\$2,179.56	\$2,179.56	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,830.37	\$2,850.56	\$3,485.29	\$2,063.83	\$2,618.34	\$2,618.34	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$343.34	\$426.79	\$522.13	\$334.73	\$438.78	\$438.78	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	23.1%	17.6%	17.6%	19.4%	20.1%	20.1%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,487.03	\$2,882.83	\$4,072.88	\$2,001.54	\$2,902.47	\$3,621.75	\$568.56	\$1,131.14	\$1,692.99	\$1,850.42
	PY2027	\$1,830.37	\$3,548.96	\$5,014.29	\$2,464.13	\$3,573.16	\$4,458.54	\$604.86	\$1,203.74	\$1,801.89	\$2,089.12
	\$ Change	\$343.34	\$666.13	\$941.41	\$462.59	\$670.69	\$836.79	\$36.30	\$72.60	\$108.90	\$238.70
	% Change	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	6.4%	6.4%	6.4%	12.9%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 21.

Blue Shield of California PPO (Choice Not Available) and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

Exhibit 4c — 93/93/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$88.58	\$176.73	\$606.91	\$161.61	\$612.08	\$1,331.36	\$0.00	\$281.29	\$843.14	\$1,000.57
	PY2027	\$104.14	\$207.85	\$713.85	\$228.94	\$783.46	\$1,668.84	\$0.00	\$299.44	\$897.59	\$1,184.82
	\$ Change	\$15.56	\$31.12	\$106.94	\$67.33	\$171.38	\$337.48	\$0.00	\$18.15	\$54.45	\$184.25
	% Change	17.6%	17.6%	17.6%	41.7%	28.0%	25.3%	—	6.5%	6.5%	18.4%
Monthly Employer Contributions	PY2026	\$1,176.79	\$2,348.03	\$2,963.16	\$1,839.93	\$2,290.39	\$2,290.39	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,383.51	\$2,761.48	\$3,485.29	\$2,235.19	\$2,789.70	\$2,789.70	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$206.72	\$413.45	\$522.13	\$395.26	\$499.31	\$499.31	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	17.6%	17.6%	17.6%	21.5%	21.8%	21.8%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,265.37	\$2,524.76	\$3,570.07	\$2,001.54	\$2,902.47	\$3,621.75	\$568.56	\$1,131.14	\$1,692.99	\$1,850.42
	PY2027	\$1,487.65	\$2,969.33	\$4,199.14	\$2,464.13	\$3,573.16	\$4,458.54	\$604.86	\$1,203.74	\$1,801.89	\$2,089.12
	\$ Change	\$222.28	\$444.57	\$629.07	\$462.59	\$670.69	\$836.79	\$36.30	\$72.60	\$108.90	\$238.70
	% Change	17.6%	17.6%	17.6%	23.1%	23.1%	23.1%	6.4%	6.4%	6.4%	12.9%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 20.

Blue Shield of California PPO (Choice Not Available) and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2027

Exhibit 4d — 100/96/83 Contribution Method for Actives

PY = Plan Year		Active Employees			Non-Medicare 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	PY2026	\$0.00	\$100.99	\$606.91	\$161.61	\$612.08	\$1,331.36	\$0.00	\$281.29	\$843.14	\$1,000.57
	PY2027	\$0.00	\$118.77	\$713.85	\$228.94	\$783.46	\$1,668.84	\$0.00	\$299.44	\$897.59	\$1,184.82
	\$ Change	\$0.00	\$17.78	\$106.94	\$67.33	\$171.38	\$337.48	\$0.00	\$18.15	\$54.45	\$184.25
	% Change	—	17.6%	17.6%	41.7%	28.0%	25.3%	—	6.5%	6.5%	18.4%
Monthly Employer Contributions	PY2026	\$1,265.37	\$2,423.77	\$2,963.16	\$1,839.93	\$2,290.39	\$2,290.39	\$568.56	\$849.85	\$849.85	\$849.85
	PY2027	\$1,487.65	\$2,850.56	\$3,485.29	\$2,235.19	\$2,789.70	\$2,789.70	\$604.86	\$904.30	\$904.30	\$904.30
	\$ Change	\$222.28	\$426.79	\$522.13	\$395.26	\$499.31	\$499.31	\$36.30	\$54.45	\$54.45	\$54.45
	% Change	17.6%	17.6%	17.6%	21.5%	21.8%	21.8%	6.4%	6.4%	6.4%	6.4%
Monthly Total Premium Rates	PY2026	\$1,265.37	\$2,524.76	\$3,570.07	\$2,001.54	\$2,902.47	\$3,621.75	\$568.56	\$1,131.14	\$1,692.99	\$1,850.42
	PY2027	\$1,487.65	\$2,969.33	\$4,199.14	\$2,464.13	\$3,573.16	\$4,458.54	\$604.86	\$1,203.74	\$1,801.89	\$2,089.12
	\$ Change	\$222.28	\$444.57	\$629.07	\$462.59	\$670.69	\$836.79	\$36.30	\$72.60	\$108.90	\$238.70
	% Change	17.6%	17.6%	17.6%	23.1%	23.1%	23.1%	6.4%	6.4%	6.4%	12.9%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 21.

Health Net CanopyCare HMO

Final Active/Non-Medicare Retiree Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2026	\$55.29	\$110.17	\$378.16	\$0.00	\$407.56	\$1,058.19
	PY2027	\$65.41	\$130.40	\$447.68	\$0.00	\$482.70	\$1,253.28
	\$ Change	\$10.12	\$20.23	\$69.52	\$0.00	\$75.14	\$195.09
	% Change	18.3%	18.4%	18.4%	0.0%	18.4%	18.4%
Monthly Employer Contributions	PY2026	\$734.61	\$1,463.66	\$1,846.30	\$1,818.52	\$2,226.08	\$2,226.08
	PY2027	\$869.00	\$1,732.43	\$2,185.73	\$2,153.64	\$2,636.34	\$2,636.34
	\$ Change	\$134.39	\$268.77	\$339.43	\$335.12	\$410.26	\$410.26
	% Change	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%
Monthly Total Premium Rates	PY2026	\$789.90	\$1,573.83	\$2,224.46	\$1,818.52	\$2,633.64	\$3,284.27
	PY2027	\$934.41	\$1,862.83	\$2,633.41	\$2,153.64	\$3,119.04	\$3,889.62
	\$ Change	\$144.51	\$289.00	\$408.95	\$335.12	\$485.40	\$605.35
	% Change	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available for Health Net CanopyCare Non-Medicare retirees.
- **For additional commentary on 93/93/83 contribution method, see page 20.**

Health Net CanopyCare HMO

Final Active/Non-Medicare Retiree Monthly Rates for Calendar Year 2027

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

PY = Plan Year		Active Employees			Non-Medicare Retirees		
		EE	EE + 1	EE + 2+	RET	RET + 1	RET + 2+
Monthly Employee/ Retiree Contributions	PY2026	\$0.00	\$62.95	\$378.16	\$0.00	\$407.56	\$1,058.19
	PY2027	\$0.00	\$74.51	\$447.68	\$0.00	\$482.70	\$1,253.28
	\$ Change	\$0.00	\$11.56	\$69.52	\$0.00	\$75.14	\$195.09
	% Change	—	18.4%	18.4%	—	18.4%	18.4%
Monthly Employer Contributions	PY2026	\$789.90	\$1,510.88	\$1,846.30	\$1,818.52	\$2,226.08	\$2,226.08
	PY2027	\$934.41	\$1,788.32	\$2,185.73	\$2,153.64	\$2,636.34	\$2,636.34
	\$ Change	\$144.51	\$277.44	\$339.43	\$335.12	\$410.26	\$410.26
	% Change	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%
Monthly Total Premium Rates	PY2026	\$789.90	\$1,573.83	\$2,224.46	\$1,818.52	\$2,633.64	\$3,284.27
	PY2027	\$934.41	\$1,862.83	\$2,633.41	\$2,153.64	\$3,119.04	\$3,889.62
	\$ Change	\$144.51	\$289.00	\$408.95	\$335.12	\$485.40	\$605.35
	% Change	18.3%	18.4%	18.4%	18.4%	18.4%	18.4%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- Mixed Medicare family enrollment not available for Health Net CanopyCare Non-Medicare retirees.
- **For additional commentary on 100/96/83 contribution method, see page 21.**

VSP Vision

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2027

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	PY2026	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	PY2027	\$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	PY2026	\$11.87	\$18.11	\$37.02	\$11.87	\$18.11	\$37.02
	PY2027	\$12.19	\$18.64	\$38.00	\$12.19	\$18.64	\$38.00
	\$ Change	\$0.32	\$0.53	\$0.98	\$0.32	\$0.53	\$0.98
	% Change	2.7%	2.9%	2.6%	2.7%	2.9%	2.6%

*** NOTES:**

- Total insured premium rates for VSP Premier Plan are the sum of Basic Plan rates and Premier Plan member contributions.
- Approximately 21,000 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 2027

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	PY2026	\$63.05	\$132.41	\$189.15	\$52.29	\$103.97	\$155.16
	PY2027	\$65.11	\$136.73	\$195.33	\$53.96	\$107.29	\$160.11
	\$ Change	\$2.06	\$4.32	\$6.18	\$1.67	\$3.32	\$4.95
	% Change	3.3%	3.3%	3.3%	3.2%	3.2%	3.2%

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	PY2026	\$5.00	\$10.00	\$15.00	\$52.29	\$103.97	\$155.16
	PY2027	\$5.00	\$10.00	\$15.00	\$53.96	\$107.29	\$160.11
	\$ Change	\$0.00	\$0.00	\$0.00	\$1.67	\$3.32	\$4.95
	% Change	0.0%	0.0%	0.0%	3.2%	3.2%	3.2%

DeltaCare USA

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2027

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	PY2026	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	PY2027	\$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	PY2026	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	PY2027	\$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 2027

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	PY2026	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	PY2027	\$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	PY2026	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	PY2027	\$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 Disability Insurances (New York Life)

Plan Year 2027 Aggregate Costs (Based on January 2026 Coverage Volumes)

Exhibit 10 — Life Insurance and LTD Plan Rates (Insured by New York Life)

Plan Type	Plan Year 2026	Plan Year 2027	% Change	\$ Change
Basic Life Insurance	\$1,400,000	\$1,400,000	0.0%	\$0
Long-Term Disability Insurance	\$4,270,000	\$4,270,000	0.0%	\$0
Subtotal—Employer-Paid Coverages	\$5,670,000	\$5,670,000	0.0%	\$0
Employee-Paid Supplemental Life/Dependent Life/Supplemental AD&D Insurance	\$2,035,000	\$2,035,000	0.0%	\$0
Employee-Paid Short-Term Disability Insurance	\$1,360,000	\$1,360,000	0.0%	\$0
Total Annual Estimated Cost	\$9,065,000	\$9,065,000	0.0%	\$0

2027 insurance coverage rates will remain constant at 2026 levels.

Employer Contribution Notes

93/93/83 Contribution Method for Active Employees

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

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, 4d, 5b

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.