

San Francisco Health Service System Board of Supervisors

10-County Survey Results
Rates and Benefits Decisions
Calendar Year 2026

June 18, 2025

10-County Survey Results (Monthly Basis)

Exhibit 1

Rank	County	2024 Survey for SFHSS 2025 Rating	2025 Survey for SFHSS 2026 Rating	% Change
1	Los Angeles	\$907.74	\$951.40	4.81%
2	San Diego	\$775.93	\$809.16	4.28%
3	Orange	\$815.69	\$865.42	6.10%
4	Riverside	\$814.61	\$868.81	6.65%
5	San Bernardino	\$623.22	\$662.42	6.29%
6	Santa Clara	\$1,264.31	\$1,399.20	10.67%
7	Alameda	\$952.26	\$1,042.58	9.48%
8	Sacramento	\$815.72	\$842.74	3.31%
9	Contra Costa	\$886.99	\$958.00	8.01%
10	Fresno	\$963.99	\$1,021.70	5.99%
10-County Average		\$882.05	\$942.14	6.81%

Kaiser Permanente HMO (California)

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$61.70	\$123.11	\$422.79	\$0.00	\$438.70	\$1,166.92	\$0.00	\$177.46	\$531.28	\$905.68
	PY2026	\$67.87	\$135.33	\$464.62	\$13.74	\$495.56	\$1,295.36	\$0.00	\$193.81	\$580.34	\$993.61
	\$ Change	\$6.17	\$12.22	\$41.83	\$13.74	\$56.86	\$128.44	\$0.00	\$16.35	\$49.06	\$87.93
	% Change	10.0%	9.9%	9.9%	--	13.0%	11.0%	—	9.2%	9.2%	9.7%
Monthly Employer Contributions	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
	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
	\$ Change	\$82.07	\$162.26	\$204.23	\$162.58	\$205.70	\$205.70	\$34.71	\$51.07	\$51.07	\$51.07
	% Change	10.0%	9.9%	9.9%	9.2%	9.3%	9.3%	9.7%	9.5%	9.5%	9.5%
Monthly Total Premium Rates	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
	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
	\$ Change	\$88.24	\$174.48	\$246.06	\$176.32	\$262.56	\$334.14	\$34.71	\$67.42	\$100.13	\$139.00
	% Change	10.0%	9.9%	9.9%	10.0%	9.9%	9.9%	9.7%	9.4%	9.4%	9.6%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 23.

Kaiser Permanente HMO (California)

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$0.00	\$70.35	\$422.79	\$0.00	\$438.70	\$1,166.92	\$0.00	\$177.46	\$531.28	\$905.68
	PY2026	\$0.00	\$77.33	\$464.62	\$13.74	\$495.56	\$1,295.36	\$0.00	\$193.81	\$580.34	\$993.61
	\$ Change	\$0.00	\$6.98	\$41.83	\$13.74	\$56.86	\$128.44	\$0.00	\$16.35	\$49.06	\$87.93
	% Change	--	9.9%	9.9%	--	13.0%	11.0%	—	9.2%	9.2%	9.7%
Monthly Employer Contributions	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
	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
	\$ Change	\$88.24	\$167.50	\$204.23	\$162.58	\$205.70	\$205.70	\$34.71	\$51.07	\$51.07	\$51.07
	% Change	10.0%	9.9%	9.9%	9.2%	9.3%	9.3%	9.7%	9.5%	9.5%	9.5%
Monthly Total Premium Rates	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
	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
	\$ Change	\$88.24	\$174.48	\$246.06	\$176.32	\$262.56	\$334.14	\$34.71	\$67.42	\$100.13	\$139.00
	% Change	10.0%	9.9%	9.9%	10.0%	9.9%	9.9%	9.7%	9.4%	9.4%	9.6%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 24.

Kaiser Permanente Multi Region HMO

Final Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 2c — Washington State

PY = Plan Year		Non-Medicare Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2025	\$0.00	\$845.86	\$2,249.97	\$0.00	\$184.30	\$552.17	\$1,588.41
	PY2026	\$0.00	\$805.77	\$2,143.33	\$0.00	\$213.45	\$639.63	\$1,551.01
	\$ Change	\$0.00	(\$40.09)	(\$106.64)	\$0.00	\$29.15	\$87.46	(\$37.40)
	% Change	-	-4.7%	-4.7%	-	15.8%	15.8%	-2.4%
Monthly Employer Contributions	PY2025	\$1,695.71	\$2,541.58	\$2,541.58	\$372.58	\$556.88	\$556.88	\$556.88
	PY2026	\$1,617.52	\$2,423.29	\$2,423.29	\$432.89	\$646.35	\$646.35	\$646.35
	\$ Change	(\$78.19)	(\$118.29)	(\$118.29)	\$60.31	\$89.47	\$89.47	\$89.47
	% Change	-4.6%	-4.7%	-4.7%	16.2%	16.1%	16.1%	16.1%
Monthly Total Premium Rates	PY2025	\$1,695.71	\$3,387.44	\$4,791.55	\$372.58	\$741.18	\$1,109.05	\$2,145.29
	PY2026	\$1,617.52	\$3,229.06	\$4,566.62	\$432.89	\$859.80	\$1,285.98	\$2,197.36
	\$ Change	(\$78.19)	(\$158.38)	(\$224.93)	\$60.31	\$118.62	\$176.93	\$52.07
	% Change	-4.6%	-4.7%	-4.7%	16.2%	16.0%	16.0%	2.4%

* **NOTE:**

- Includes \$6.00 for the Health Care Sustainability Fund.

Kaiser Permanente Multi Region HMO

Final Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 2d — Northwest (primarily Oregon)

PY = Plan Year		Non-Medicare Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2025	\$0.00	\$659.18	\$1,753.40	\$0.00	\$236.91	\$710.01	\$1,331.13
	PY2026	\$0.00	\$685.83	\$1,824.31	\$0.00	\$253.81	\$760.71	\$1,392.29
	\$ Change	\$0.00	\$26.65	\$70.91	\$0.00	\$16.90	\$50.70	\$61.16
	% Change	-	4.0%	4.0%	-	7.1%	7.1%	4.6%
Monthly Employer Contributions	PY2025	\$1,322.35	\$1,981.54	\$1,981.54	\$477.81	\$714.73	\$714.73	\$714.73
	PY2026	\$1,377.65	\$2,063.49	\$2,063.49	\$513.61	\$767.43	\$767.43	\$767.43
	\$ Change	\$55.30	\$81.95	\$81.95	\$35.80	\$52.70	\$52.70	\$52.70
	% Change	4.2%	4.1%	4.1%	7.5%	7.4%	7.4%	7.4%
Monthly Total Premium Rates	PY2025	\$1,322.35	\$2,640.72	\$3,734.94	\$477.81	\$951.64	\$1,424.74	\$2,045.86
	PY2026	\$1,377.65	\$2,749.32	\$3,887.80	\$513.61	\$1,021.24	\$1,528.14	\$2,159.72
	\$ Change	\$55.30	\$108.60	\$152.86	\$35.80	\$69.60	\$103.40	\$113.86
	% Change	4.2%	4.1%	4.1%	7.5%	7.3%	7.3%	5.6%

* **NOTE:** • Includes \$6.00 for the Health Care Sustainability Fund.

Kaiser Permanente Multi Region HMO

Final Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 2e — Hawaii

PY = Plan Year		Non-Medicare Retirees			Medicare Retirees			
		RET	RET + 1	RET + 2+	RET	RET + 1	RET + 2+ All Medicare	RET + 2+ Other
Monthly Employee/ Retiree Contributions	PY2025	\$0.00	\$508.10	\$1,351.53	\$0.00	\$168.45	\$504.62	\$1,011.88
	PY2026	\$0.00	\$535.21	\$1,423.65	\$0.00	\$166.32	\$498.23	\$1,054.76
	\$ Change	\$0.00	\$27.11	\$72.12	\$0.00	(\$2.13)	(\$6.39)	\$42.88
	% Change	-	5.3%	5.3%	-	-1.3%	-1.3%	4.2%
Monthly Employer Contributions	PY2025	\$1,020.19	\$1,528.30	\$1,528.30	\$340.88	\$509.33	\$509.33	\$509.33
	PY2026	\$1,076.41	\$1,611.63	\$1,611.63	\$338.62	\$504.94	\$504.94	\$504.94
	\$ Change	\$56.22	\$83.33	\$83.33	(\$2.26)	(\$4.39)	(\$4.39)	(\$4.39)
	% Change	5.5%	5.5%	5.5%	-0.7%	-0.9%	-0.9%	-0.9%
Monthly Total Premium Rates	PY2025	\$1,020.19	\$2,036.40	\$2,879.83	\$340.88	\$677.78	\$1,013.95	\$1,521.21
	PY2026	\$1,076.41	\$2,146.84	\$3,035.28	\$338.62	\$671.26	\$1,003.17	\$1,559.70
	\$ Change	\$56.22	\$110.44	\$155.45	(\$2.26)	(\$6.52)	(\$10.78)	\$38.49
	% Change	5.5%	5.4%	5.4%	-0.7%	-1.0%	-1.1%	2.5%

* **NOTE:**

- Includes \$6.00 for the Health Care Sustainability Fund.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$81.47	\$162.67	\$558.72	\$140.93	\$744.03	\$1,706.77	\$0.00	\$269.27	\$807.08	\$1,232.01
	PY2026	\$88.58	\$176.73	\$606.91	\$161.61	\$816.44	\$1,861.72	\$0.00	\$281.29	\$843.14	\$1,326.57
	\$ Change	\$7.11	\$14.06	\$48.19	\$20.68	\$72.41	\$154.95	\$0.00	\$12.02	\$36.06	\$94.56
	% Change	8.7%	8.6%	8.6%	14.7%	9.7%	9.1%	—	4.5%	4.5%	7.7%
Monthly Employer Contributions	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
	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
	\$ Change	\$94.35	\$186.86	\$235.28	\$211.97	\$263.69	\$263.69	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	8.7%	8.6%	8.6%	8.3%	8.4%	8.4%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$101.46	\$200.92	\$283.47	\$232.65	\$336.10	\$418.64	\$26.04	\$50.08	\$74.12	\$132.62
	% Change	8.7%	8.6%	8.6%	8.7%	8.6%	8.6%	4.8%	4.6%	4.6%	6.5%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 23.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$0.00	\$92.95	\$558.72	\$140.93	\$744.03	\$1,706.77	\$0.00	\$269.27	\$807.08	\$1,232.01
	PY2026	\$0.00	\$100.99	\$606.91	\$161.61	\$816.44	\$1,861.72	\$0.00	\$281.29	\$843.14	\$1,326.57
	\$ Change	\$0.00	\$8.04	\$48.19	\$20.68	\$72.41	\$154.95	\$0.00	\$12.02	\$36.06	\$94.56
	% Change	-	8.6%	8.6%	14.7%	9.7%	9.1%	—	4.5%	4.5%	7.7%
Monthly Employer Contributions	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
	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
	\$ Change	\$101.46	\$192.88	\$235.28	\$211.97	\$263.69	\$263.69	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	8.7%	8.6%	8.6%	8.3%	8.4%	8.4%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$101.46	\$200.92	\$283.47	\$232.65	\$336.10	\$418.64	\$26.04	\$50.08	\$74.12	\$132.62
	% Change	8.7%	8.6%	8.6%	8.7%	8.6%	8.6%	4.8%	4.6%	4.6%	6.5%

* **NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 24.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$69.28	\$138.28	\$474.92	\$53.83	\$566.35	\$1,384.49	\$0.00	\$269.27	\$807.08	\$1,087.41
	PY2026	\$75.70	\$150.97	\$518.38	\$69.61	\$628.74	\$1,521.27	\$0.00	\$281.29	\$843.14	\$1,173.82
	\$ Change	\$6.42	\$12.69	\$43.46	\$15.78	\$62.39	\$136.78	\$0.00	\$12.02	\$36.06	\$86.41
	% Change	9.3%	9.2%	9.2%	29.3%	11.0%	9.9%	—	4.5%	4.5%	7.9%
Monthly Employer Contributions	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
	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
	\$ Change	\$85.22	\$168.58	\$212.22	\$194.09	\$240.72	\$240.72	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	9.3%	9.2%	9.2%	8.7%	8.8%	8.8%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$91.64	\$181.27	\$255.68	\$209.87	\$303.11	\$377.50	\$26.04	\$50.08	\$74.12	\$124.47
	% Change	9.3%	9.2%	9.2%	9.2%	9.2%	9.1%	4.8%	4.6%	4.6%	6.6%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 23.

Blue Shield of California HMO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

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	PY2025	\$0.00	\$79.02	\$474.92	\$53.83	\$566.35	\$1,384.49	\$0.00	\$269.27	\$807.08	\$1,087.41
	PY2026	\$0.00	\$86.27	\$518.38	\$69.61	\$628.74	\$1,521.27	\$0.00	\$281.29	\$843.14	\$1,173.82
	\$ Change	\$0.00	\$7.25	\$43.46	\$15.78	\$62.39	\$136.78	\$0.00	\$12.02	\$36.06	\$86.41
	% Change	-	9.2%	9.2%	29.3%	11.0%	9.9%	—	4.5%	4.5%	7.9%
Monthly Employer Contributions	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
	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
	\$ Change	\$91.64	\$174.02	\$212.22	\$194.09	\$240.72	\$240.72	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	9.3%	9.2%	9.2%	8.7%	8.8%	8.8%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$91.64	\$181.27	\$255.68	\$209.87	\$303.11	\$377.50	\$26.04	\$50.08	\$74.12	\$124.47
	% Change	9.3%	9.2%	9.2%	9.2%	9.2%	9.1%	4.8%	4.6%	4.6%	6.6%

* **NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 24.

Health Net CanopyCare HMO

Final Active/Non-Medicare Retiree Monthly Rates for Calendar Year 2026

Exhibit 4a — 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	PY2025	\$55.40	\$110.52	\$379.51	\$0.00	\$409.39	\$1,062.93
	PY2026	\$55.29	\$110.17	\$378.16	\$0.00	\$407.56	\$1,058.19
	\$ Change	(\$0.11)	(\$0.35)	(\$1.35)	\$0.00	(\$1.83)	(\$4.74)
	% Change	-0.2%	-0.3%	-0.4%	—	-0.4%	-0.4%
Monthly Employer Contributions	PY2025	\$736.01	\$1,468.33	\$1,852.89	\$1,824.65	\$2,234.04	\$2,234.04
	PY2026	\$734.61	\$1,463.66	\$1,846.30	\$1,818.52	\$2,226.08	\$2,226.08
	\$ Change	(\$1.40)	(\$4.67)	(\$6.59)	(\$6.13)	(\$7.96)	(\$7.96)
	% Change	-0.2%	-0.3%	-0.4%	-0.3%	-0.4%	-0.4%
Monthly Total Premium Rates	PY2025	\$791.41	\$1,578.85	\$2,232.40	\$1,824.65	\$2,643.43	\$3,296.97
	PY2026	\$789.90	\$1,573.83	\$2,224.46	\$1,818.52	\$2,633.64	\$3,284.27
	\$ Change	(\$1.51)	(\$5.02)	(\$7.94)	(\$6.13)	(\$9.79)	(\$12.70)
	% Change	-0.2%	-0.3%	-0.4%	-0.3%	-0.4%	-0.4%

*** 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 23.**

Health Net CanopyCare HMO

Final Active/Non-Medicare Retiree Monthly Rates for Calendar Year 2026

Exhibit 4b — 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	PY2025	\$0.00	\$63.15	\$379.51	\$0.00	\$409.39	\$1,062.93
	PY2026	\$0.00	\$62.95	\$378.16	\$0.00	\$407.56	\$1,058.19
	\$ Change	\$0.00	(\$0.20)	(\$1.35)	\$0.00	(\$1.83)	(\$4.74)
	% Change	—	-0.3%	-0.4%	—	-0.4%	-0.4%
Monthly Employer Contributions	PY2025	\$791.41	\$1,515.70	\$1,852.89	\$1,824.65	\$2,234.04	\$2,234.04
	PY2026	\$789.90	\$1,510.88	\$1,846.30	\$1,818.52	\$2,226.08	\$2,226.08
	\$ Change	(\$1.51)	(\$4.82)	(\$6.59)	(\$6.13)	(\$7.96)	(\$7.96)
	% Change	-0.2%	-0.3%	-0.4%	-0.3%	-0.4%	-0.4%
Monthly Total Premium Rates	PY2025	\$791.41	\$1,578.85	\$2,232.40	\$1,824.65	\$2,643.43	\$3,296.97
	PY2026	\$789.90	\$1,573.83	\$2,224.46	\$1,818.52	\$2,633.64	\$3,284.27
	\$ Change	(\$1.51)	(\$5.02)	(\$7.94)	(\$6.13)	(\$9.79)	(\$12.70)
	% Change	-0.2%	-0.3%	-0.4%	-0.3%	-0.4%	-0.4%

*** 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 24.**

Blue Shield of California PPO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 5a — 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	PY2025	\$396.06	\$706.74	\$1,324.65	\$298.22	\$746.64	\$1,462.66	\$0.00	\$269.27	\$807.08	\$985.29
	PY2026	\$310.24	\$534.80	\$1,109.72	\$272.44	\$722.91	\$1,442.19	\$0.00	\$281.29	\$843.14	\$1,000.57
	\$ Change	(\$85.82)	(\$171.94)	(\$214.93)	(\$25.78)	(\$23.73)	(\$20.47)	\$0.00	\$12.02	\$36.06	\$15.28
	% Change	-21.7%	-24.3%	-16.2%	-8.6%	-3.2%	-1.4%	—	4.5%	4.5%	1.6%
Monthly Employer Contributions	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
	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
	\$ Change	\$94.35	\$186.86	\$235.28	\$36.69	\$38.74	\$38.74	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	8.7%	8.6%	8.6%	2.2%	1.8%	1.8%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$8.53	\$14.92	\$20.35	\$10.91	\$15.01	\$18.27	\$26.04	\$50.08	\$74.12	\$53.34
	% Change	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	4.8%	4.6%	4.6%	3.0%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 93/93/83 contribution method, see page 23.

Blue Shield of California PPO and MAPD PPO

Final Active/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 5b — 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	PY2025	\$0.00	\$637.02	\$1,324.65	\$298.22	\$746.64	\$1,462.66	\$0.00	\$269.27	\$807.08	\$985.29
	PY2026	\$0.00	\$459.06	\$1,109.72	\$272.44	\$722.91	\$1,442.19	\$0.00	\$281.29	\$843.14	\$1,000.57
	\$ Change	\$0.00	(\$177.96)	(\$214.93)	(\$25.78)	(\$23.73)	(\$20.47)	\$0.00	\$12.02	\$36.06	\$15.28
	% Change	—	-27.9%	-16.2%	-8.6%	-3.2%	-1.4%	—	4.5%	4.5%	1.6%
Monthly Employer Contributions	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
	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
	\$ Change	\$8.53	\$192.88	\$235.28	\$36.69	\$38.74	\$38.74	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	0.6%	8.6%	8.6%	2.2%	1.8%	1.8%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$8.53	\$14.92	\$20.35	\$10.91	\$15.01	\$18.27	\$26.04	\$50.08	\$74.12	\$53.34
	% Change	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	4.8%	4.6%	4.6%	3.0%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- 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/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 5c — 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	PY2025	\$81.47	\$162.67	\$558.72	\$140.93	\$589.34	\$1,305.36	\$0.00	\$269.27	\$807.08	\$985.29
	PY2026	\$88.58	\$176.73	\$606.91	\$161.61	\$612.08	\$1,331.36	\$0.00	\$281.29	\$843.14	\$1,000.57
	\$ Change	\$7.11	\$14.06	\$48.19	\$20.68	\$22.74	\$26.00	\$0.00	\$12.02	\$36.06	\$15.28
	% Change	8.7%	8.6%	8.6%	14.7%	3.9%	2.0%	—	4.5%	4.5%	1.6%
Monthly Employer Contributions	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
	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
	\$ Change	\$94.35	\$186.86	\$235.28	(\$9.77)	(\$7.73)	(\$7.73)	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	8.7%	8.6%	8.6%	-0.5%	-0.3%	-0.3%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$101.46	\$200.92	\$283.47	\$10.91	\$15.01	\$18.27	\$26.04	\$50.08	\$74.12	\$53.34
	% Change	8.7%	8.6%	8.6%	0.5%	0.5%	0.5%	4.8%	4.6%	4.6%	3.0%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- 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/Non-Medicare Retiree/Medicare Monthly Rates for Calendar Year 2026

Exhibit 5d — 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	PY2025	\$0.00	\$92.95	\$558.72	\$140.93	\$589.34	\$1,305.36	\$0.00	\$269.27	\$807.08	\$985.29
	PY2026	\$0.00	\$100.99	\$606.91	\$161.61	\$612.08	\$1,331.36	\$0.00	\$281.29	\$843.14	\$1,000.57
	\$ Change	\$0.00	\$8.04	\$48.19	\$20.68	\$22.74	\$26.00	\$0.00	\$12.02	\$36.06	\$15.28
	% Change	—	8.6%	8.6%	14.7%	3.9%	2.0%	—	4.5%	4.5%	1.6%
Monthly Employer Contributions	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
	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
	\$ Change	\$101.46	\$192.88	\$235.28	(\$9.77)	(\$7.73)	(\$7.73)	\$26.04	\$38.06	\$38.06	\$38.06
	% Change	8.7%	8.6%	8.6%	-0.5%	-0.3%	-0.3%	4.8%	4.7%	4.7%	4.7%
Monthly Total Premium Rates	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
	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
	\$ Change	\$101.46	\$200.92	\$283.47	\$10.91	\$15.01	\$18.27	\$26.04	\$50.08	\$74.12	\$53.34
	% Change	8.7%	8.6%	8.6%	0.5%	0.5%	0.5%	4.8%	4.6%	4.6%	3.0%

*** NOTES:**

- Includes \$6.00 for the Health Care Sustainability Fund.
- For additional commentary on 100/96/83 contribution method, see page 24.

VSP Vision

Final Active/Retiree Monthly Rates and Contributions for Calendar Year 2026

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	PY2025	\$4.15	\$8.32	\$11.76	\$4.15	\$8.32	\$11.76
	PY2026	\$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	PY2025	\$11.87	\$18.11	\$37.02	\$11.87	\$18.11	\$37.02
	PY2026	\$11.87	\$18.11	\$37.02	\$11.87	\$18.11	\$37.02
	\$ 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%

*** 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 2026

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	PY2025	\$56.10	\$117.81	\$168.30	\$51.26	\$101.93	\$152.12
	PY2026	\$63.05	\$132.41	\$189.15	\$52.29	\$103.97	\$155.16
	\$ Change	\$6.95	\$14.60	\$20.85	\$1.03	\$2.04	\$3.04
	% Change	12.4%	12.4%	12.4%	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	PY2025	\$5.00	\$10.00	\$15.00	\$51.26	\$101.93	\$152.12
	PY2026	\$5.00	\$10.00	\$15.00	\$52.29	\$103.97	\$155.16
	\$ Change	\$0.00	\$0.00	\$0.00	\$1.03	\$2.04	\$3.04
	% 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 2026

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	PY2025	\$26.48	\$43.68	\$64.61	\$32.22	\$53.17	\$78.65
	PY2026	\$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	PY2025	\$0.00	\$0.00	\$0.00	\$32.22	\$53.17	\$78.65
	PY2026	\$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 2026

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	PY2025	\$24.99	\$41.27	\$61.02	\$14.38	\$23.74	\$35.11
	PY2026	\$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	PY2025	\$0.00	\$0.00	\$0.00	\$14.38	\$23.74	\$35.11
	PY2026	\$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 2026 Aggregate Costs

Exhibit 10 — Life Insurance and LTD Plan Rates (Insured by The Hartford in 2025, moving to Insured by New York Life in 2026 based on Request for Proposal result approved by Health Service Board on May 8, 2025)

Plan Type	Plan Year 2025 (The Hartford)	Plan Year 2026 (New York Life)	% Change	\$ Change
Basic Life Insurance	\$1,675,000	\$1,412,000	-15.7%	-\$263,000
Long-Term Disability Insurance	\$5,998,000	\$4,264,000	-28.9%	-\$1,734,000
Subtotal—Employer-Paid Coverages	\$7,673,000	\$5,676,000	-26.0%	-\$1,997,000
Employee-Paid Supplemental Life/Dependent Life Insurance	\$1,280,000	\$1,280,000	0.0%	\$0
Total Annual Estimated Cost	\$8,953,000	\$6,956,000	-22.3%	-\$1,997,000

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.