Benefit Cost Worksheet

CLASSIFIED- CSEA

Effective January 1, 2026 - December 31, 2026

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.

MEDICAL PREMIUMS

	EMPLOYEE ONLY		EMPLOYEE +1		EMPLOYEE +2 or more	
Kaiser HMO	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$1,168.86**		**$2,337.72**		**$3,039.04**
Full Time- 7+ hours	$ -	$1,168.86	$ -	$2,337.72	$ -	$3,039.04
Part time- 6+ hours	$ 175.33	$ 993.53	$ 350.66	$1,987.06	$ 455.86	$2,583.18
Part time- 4+ hours	$ 409.10	$ 759.76	$ 818.20	$1,519.52	$1,063.66	$1,975.38
Blue Shield Access+ HMO	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$1,301.95**		**$2,603.90**		**$3,385.07**
Full Time- 7+ hours	$ 133.09	$1,168.86	$ 266.18	$2,337.72	$ 346.03	$3,039.04
Part Time- 6+ hours	$ 308.42	$ 993.53	$ 616.84	$1,987.06	$ 801.89	$2,583.18
Part Time- 4+ hours	$ 542.19	$ 759.76	$1,084.38	$1,519.52	$1,409.69	$1,975.38
Blue Shield Trio HMO	EE	District	EE	District	EE	District
MONTHLY PREMIUMS		**$1,166.58**		**$2,333.16**		**$3,033.11**
Full Time- 7+ hours	$ -	$1,166.58	$ -	$2,333.16	$ -	$3,033.11
Part Time- 6+ hours	$ 174.99	$ 991.59	$ 349.97	$1,983.19	$ 454.97	$2,578.14
Part Time- 4+ hours	$ 408.30	$ 758.28	$ 816.61	$1,516.55	$1,061.59	$1,971.52
Anthem Select HMO	EE	District	EE	District	EE	District
MONTHLY PREMIUMS		**$1,336.29**		**$2,672.58**		**$3,474.35**
Full Time- 7+ hours	$ 167.43	$1,168.86	$ 334.86	$2,337.72	$ 435.31	$3,039.04
Part Time- 6+ hours	$ 342.76	$ 993.53	$ 685.52	$1,987.06	$ 891.17	$2,583.18
Part Time- 4+ hours	$ 576.53	$ 759.76	$1,153.06	$1,519.52	$1,498.97	$1,975.38
Anthem Traditional HMO	EE	District	EE	District	EE	District
MONTHLY PREMIUMS		**$1,612.08**		**$3,224.16**		**$4,191.41**
Full Time- 7+ hours	$ 443.22	$1,168.86	$ 886.44	$2,337.72	$1,152.37	$3,039.04
Part Time- 6+ hours	$ 618.55	$ 993.53	$1,237.10	$1,987.06	$1,608.23	$2,583.18
Part Time- 4+ hours	$ 852.32	$ 759.76	$1,704.64	$1,519.52	$2,216.03	$1,975.38
United Health Care Alliance HMO	EE	District	EE	District	EE	District
MONTHLY PREMIUMS		**$1,290.06**		**$2,580.12**		**$3,354.16**
Full Time- 7+ hours	$ 121.20	$1,168.86	$ 242.40	$2,337.72	$ 315.12	$3,039.04
Part Time- 6+ hours	$ 296.53	$ 993.53	$ 593.06	$1,987.06	$ 770.98	$2,583.18
Part Time- 4+ hours	$ 530.30	$ 759.76	$1,060.60	$1,519.52	$1,378.78	$1,975.38
UnitedHealthcare Harmony HMO	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$1,133.09**		**$2,266.18**		**$2,946.03**
Full Time- 7+ hours	$ -	$1,133.09	$ -	$2,266.18	$ -	$2,946.03
Part Time- 6+ hours	$ 169.96	$ 963.13	$ 339.93	$1,926.25	$ 441.90	$2,504.13
Part Time- 4+ hours	$ 396.58	$ 736.51	$ 793.16	$1,473.02	$1,031.11	$1,914.92
PERS Gold (PPO)	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$1,120.58**		**$2,241.16**		**$2,913.51**
Full Time- 7+ hours	$ -	$1,120.58	$ -	$2,241.16	$ -	$2,913.51
Part Time- 6+ hours	$ 168.09	$ 952.49	$ 336.17	$1,904.99	$ 437.03	$2,476.48
Part Time- 4+ hours	$ 392.20	$ 728.38	$ 784.41	$1,456.75	$1,019.73	$1,893.78
PERS Platinum (PPO)	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$1,670.14**		**$3,340.28**		**$4,342.36**
Full Time- 7+ hours	$ 501.28	$1,168.86	$1,002.56	$2,337.72	$1,303.32	$3,039.04
Part Time- 6+ hours	$ 676.61	$ 993.53	$1,353.22	$1,987.06	$1,759.18	$2,583.18
Part Time- 4+ hours	$ 910.38	$ 759.76	$1,820.76	$1,519.52	$2,366.98	$1,975.38
Western Health Advantage HMO*	**EE**	**District**	**EE**	**District**	**EE**	**District**
MONTHLY PREMIUMS		**$ 969.58**		**$1,939.16**		**$2,520.91**
Full Time- 7+ hours	$ -	$ 969.58	$ -	$1,939.16	$ -	$2,520.91
Part Time- 6+ hours	$ 145.44	$ 824.14	$ 290.87	$1,648.29	$ 378.14	$2,142.77
Part Time- 4+ hours	$ 339.35	$ 630.23	$ 678.71	$1,260.45	$ 882.32	$1,638.59

***Not available in the Bay Area; check the CalPERS website to find the plans in your area**

CASH-IN-LIEU OF MEDICAL	
Full Time- 7+ hours	$260 / $3,120 Annually
Part Time- 6+ hours	$195/ $2,340 Annually
Part Time- 4+ hours	$130/ $1,560 Annually

DENTAL AND VISION PREMIUMS

Effective October 1, 2025 - December 31, 2026

Delta Dental PPO	EE	District	EE+1	District	EE+ Fam	District
Full time -7+ hours	$ -	$ 69.12	$ -	$ 131.22	$ -	$ 208.75
Part time -6 hours	$ 10.37	$ 58.75	$ 19.68	$ 111.54	$ 31.31	$ 177.44
Part time- 4+ hours	$ 24.19	$ 44.93	$ 45.93	$ 85.29	$ 73.06	$ 135.69
VSP						
Full time- 7+ hours	$ -	$ 9.58	$ -	$ 17.80	$ -	$ 27.41
Part time -6 hours	$ 1.44	$ 8.14	$ 2.67	$ 15.13	$ 4.11	$ 23.30
Part time- 4+ hours	$ 3.35	$ 6.23	$ 6.23	$ 11.57	$ 9.59	$ 17.82

11-MONTH EMPLOYEES WILL ALSO HAVE 1/6th DEDUCTIONS FROM JANUARY- JUNE (PREMIUM $/ 6)