

**COSUMNES COMMUNITY SERVICES DISTRICT**  
**Management Employee Organization**  
**2026 Health Rate Sheet**  
**Effective: January 1, 2026 - December 31, 2026**

	2026 Employee Contribution	2025 Employee Contribution	25/26 Premium Change	2026 District Contribution	2025 District Contribution	25/26 Premium Change	2026 Total Premium	2025 Total Premium	25/26 Premium Change
<b>PPO's</b>									
PERS Gold	\$127.05	\$113.72	\$13.33	\$993.53	\$899.98	\$93.55	\$1,120.58	\$1,013.70	\$106.88
PERS Platinum	\$676.61	\$576.12	\$100.49	\$993.53	\$899.98	\$93.55	\$1,670.14	\$1,476.10	\$194.04
<b>HMO's</b>									
Kaiser	\$175.33	\$212.92	(\$37.59)	\$993.53	\$899.98	\$93.55	\$1,168.86	\$1,112.90	\$55.96
Western Health Advantage	\$0.00	\$14.29	(\$14.29)	\$969.58	\$899.98	\$69.60	\$969.58	\$914.27	\$55.31
Blue Shield Trio	\$173.05	\$234.81	(\$61.76)	\$993.53	\$899.98	\$93.55	\$1,166.58	\$1,134.79	\$31.79
Blue Shield Access+	\$308.42	\$270.19	\$38.23	\$993.53	\$899.98	\$93.55	\$1,301.95	\$1,170.17	\$131.78
United Healthcare Alliance	\$296.53	\$284.60	\$11.93	\$993.53	\$899.98	\$93.55	\$1,290.06	\$1,184.58	\$105.48
United Healthcare Harmony	\$139.56	\$105.04	\$34.52	\$993.53	\$899.98	\$93.55	\$1,133.09	\$1,005.02	\$128.07
Anthem Select	\$342.76	\$356.67	(\$13.91)	\$993.53	\$899.98	\$93.55	\$1,336.29	\$1,256.65	\$79.64
Anthem Traditional	\$618.55	\$600.42	\$18.13	\$993.53	\$899.98	\$93.55	\$1,612.08	\$1,500.40	\$111.68

	2026 Employee Contribution	2025 Employee Contribution	25/26 Premium Change	2026 District Contribution	2025 District Contribution	25/26 Premium Change	2026 Total Premium	2025 Total Premium	25/26 Premium Change
<b>EMPLOYEE ONLY</b>									
<b>PPO's</b>									
PERS Gold	\$254.10	\$232.44	\$21.66	\$1,987.06	\$1,794.96	\$192.10	\$2,241.16	\$2,027.40	\$213.76
PERS Platinum	\$1,353.22	\$1,157.24	\$195.98	\$1,987.06	\$1,794.96	\$192.10	\$3,340.28	\$2,952.20	\$388.08
<b>HMO's</b>									
Kaiser	\$350.66	\$430.84	(\$80.18)	\$1,987.06	\$1,794.96	\$192.10	\$2,337.72	\$2,225.80	\$111.92
Western Health Advantage	\$0.00	\$33.58	(\$33.58)	\$1,939.16	\$1,794.96	\$144.20	\$1,939.16	\$1,828.54	\$110.62
Blue Shield Trio	\$346.10	\$474.62	(\$128.52)	\$1,987.06	\$1,794.96	\$192.10	\$2,333.16	\$2,269.58	\$63.58
Blue Shield Access+	\$616.84	\$545.38	\$71.46	\$1,987.06	\$1,794.96	\$192.10	\$2,603.90	\$2,340.34	\$263.56
United Healthcare Alliance	\$593.06	\$574.20	\$18.86	\$1,987.06	\$1,794.96	\$192.10	\$2,580.12	\$2,369.16	\$210.96
United Healthcare Harmony	\$279.12	\$215.08	\$64.04	\$1,987.06	\$1,794.96	\$192.10	\$2,266.18	\$2,010.04	\$256.14
Anthem Select	\$685.52	\$718.34	(\$32.82)	\$1,987.06	\$1,794.96	\$192.10	\$2,672.58	\$2,513.30	\$159.28
Anthem Traditional	\$1,237.10	\$1,205.84	\$31.26	\$1,987.06	\$1,794.96	\$192.10	\$3,224.16	\$3,000.80	\$223.36

	2026 Employee Contribution	2025 Employee Contribution	25/26 Premium Change	2026 District Contribution	2025 District Contribution	25/26 Premium Change	2026 Total Premium	2025 Total Premium	25/26 Premium Change
<b>EMPLOYEE +1</b>									
<b>PPO's</b>									
PERS Gold	\$330.33	\$299.67	\$30.66	\$2,583.18	\$2,335.95	\$247.23	\$2,913.51	\$2,635.62	\$277.89
PERS Platinum	\$1,759.18	\$1,501.91	\$257.27	\$2,583.18	\$2,335.95	\$247.23	\$4,342.36	\$3,837.86	\$504.50
<b>HMO's</b>									
Kaiser	\$455.86	\$557.59	(\$101.73)	\$2,583.18	\$2,335.95	\$247.23	\$3,039.04	\$2,893.54	\$145.50
Western Health Advantage	\$0.00	\$41.15	(\$41.15)	\$2,520.91	\$2,335.95	\$184.96	\$2,520.91	\$2,377.10	\$143.81
Blue Shield Trio	\$449.93	\$614.50	(\$164.57)	\$2,583.18	\$2,335.95	\$247.23	\$3,033.11	\$2,950.45	\$82.66
Blue Shield Access+	\$801.89	\$706.49	\$95.40	\$2,583.18	\$2,335.95	\$247.23	\$3,385.07	\$3,042.44	\$342.63
United Healthcare Alliance	\$770.98	\$743.96	\$27.02	\$2,583.18	\$2,335.95	\$247.23	\$3,354.16	\$3,079.91	\$274.25
United Healthcare Harmony	\$362.85	\$277.10	\$85.75	\$2,583.18	\$2,335.95	\$247.23	\$2,946.03	\$2,613.05	\$332.98
Anthem Select	\$891.17	\$931.34	(\$40.17)	\$2,583.18	\$2,335.95	\$247.23	\$3,474.35	\$3,267.29	\$207.06
Anthem Traditional	\$1,608.23	\$1,565.09	\$43.14	\$2,583.18	\$2,335.95	\$247.23	\$4,191.41	\$3,901.04	\$290.37

	2026 Employee Contribution	2025 Employee Contribution	25/26 Premium Change	2026 District Contribution	2025 District Contribution	25/26 Premium Change	2026 Total Premium	2025 Total Premium	25/26 Premium Change
<b>FAMILY</b>									
<b>PPO's</b>									
PERS Gold	\$330.33	\$299.67	\$30.66	\$2,583.18	\$2,335.95	\$247.23	\$2,913.51	\$2,635.62	\$277.89
PERS Platinum	\$1,759.18	\$1,501.91	\$257.27	\$2,583.18	\$2,335.95	\$247.23	\$4,342.36	\$3,837.86	\$504.50
<b>HMO's</b>									
Kaiser	\$455.86	\$557.59	(\$101.73)	\$2,583.18	\$2,335.95	\$247.23	\$3,039.04	\$2,893.54	\$145.50
Western Health Advantage	\$0.00	\$41.15	(\$41.15)	\$2,520.91	\$2,335.95	\$184.96	\$2,520.91	\$2,377.10	\$143.81
Blue Shield Trio	\$449.93	\$614.50	(\$164.57)	\$2,583.18	\$2,335.95	\$247.23	\$3,033.11	\$2,950.45	\$82.66
Blue Shield Access+	\$801.89	\$706.49	\$95.40	\$2,583.18	\$2,335.95	\$247.23	\$3,385.07	\$3,042.44	\$342.63
United Healthcare Alliance	\$770.98	\$743.96	\$27.02	\$2,583.18	\$2,335.95	\$247.23	\$3,354.16	\$3,079.91	\$274.25
United Healthcare Harmony	\$362.85	\$277.10	\$85.75	\$2,583.18	\$2,335.95	\$247.23	\$2,946.03	\$2,613.05	\$332.98
Anthem Select	\$891.17	\$931.34	(\$40.17)	\$2,583.18	\$2,335.95	\$247.23	\$3,474.35	\$3,267.29	\$207.06
Anthem Traditional	\$1,608.23	\$1,565.09	\$43.14	\$2,583.18	\$2,335.95	\$247.23	\$4,191.41	\$3,901.04	\$290.37

Delta Dental Insurance Employee Premium (Monthly)	Plan Options		
	Basic	Low	High
Employee Only	\$ -	\$7.69	\$8.58
Employee + One Dependent	\$ -	\$13.56	\$15.15
Employee + 2 or more	\$ -	\$23.22	\$25.93
Vision Services Plan Employee Premium (Monthly)	Plan Options		
	Basic	Buy Up	
All	\$ -	\$10.25	

\*All plan costs represent the monthly cost for health premiums. Employee premiums will be deducted according to the bi-weekly pay schedule.