District Contributions	Employee Only	Employee & 1 Dependent	Employee & 2 Dep (Family)
Health & Dental	**$ 1,225.22**	**$ 1,508.33**	**$ 1,855.00**
Dental Only Coverage	**$ 56.36**	**$ 112.73**	**$ 163.45**

**Dental only up to $201.79 per month*

Monthly Premium Rates effective 1/1/2026

HMO Plans

Anthem Blue Cross Select HMO	**$ 1,336.29**	**$ 2,672.58**	**$ 3,474.35**
Anthem Blue Cross Traditional HMO	**$ 1,612.08**	**$ 3,224.16**	**$ 4,191.41**
Blue Shield Access +	**$ 1,301.95**	**$ 2,603.90**	**$ 3,385.07**
Blue Shield Trio HMO	**$ 1,166.58**	**$ 2,333.16**	**$ 3,033.11**
Kaiser Permanente	**$ 1,168.86**	**$ 2,337.72**	**$ 3,039.04**
United Healthcare Signature Value Alliance	**$ 1,290.06**	**$ 2,580.12**	**$ 3,354.16**
United Healthcare Signature Value Harmony	**$ 1,133.09**	**$ 2,266.18**	**$ 2,946.03**
Western Health Advantage	**$ 969.58**	**$ 1,939.16**	**$ 2,520.91**

PPO Plans

PERS Gold ~ Anthem, Blue Cross of California, PPO	**$ 1,120.58**	**$ 2,241.16**	**$ 2,913.51**
PERS Platinum ~ Athem, Blue Cross of California, PPO	**$ 1,670.14**	**$ 3,340.28**	**$ 4,342.36**

Please go CalPERS website to make sure the plan is available in the county you live.

MonthyPremium Rates effective 10/1/2025

Delta Dental ~ *Mandatory for employee*	**$ 56.36**	**$ 112.73**	**$ 163.45**
VSP Vision ~ *Employee paid*	**$ 11.74**	**$ 24.52**	**$ 35.22**

Employee cost = health + dental premiums, minus district contribution
Example: If you are on Kaiser and Delta with 1 dependent, add $2,337.72 + $112.73 subtract $1,508.33, your cost equals $942.12 per month.

Employee's premium cost may be deducted before taxes, if employee meets with American Fidelity Representive to sign authorization
Certificated employees working less than 1.0 FTE receive a prorated portion of the district contributions based on FTE worked ~ .50 FTE = 50%, .64 FTE = 64%, .80 FTE = 80%

CalPERS
Athem, Blue Cross of California Plans
PERS PPO & HMO - Blue Shield of CA
Kaiser Permanente
United Healthcare
Westen Health Advantage

Delta Dental
VSP ~ (800) 877-7195