



REGION 1
2026 MATRIX

1

0.9687

Mental Health Therapists 8 HOUR EMPLOYEES WITH 2026 CAPS

Rates effective with paychecks 12/31/25 to 11/30/26; Insurance Effective on 1/1/26

PAYROLL USE
ONLY

MEDICAL PROVIDER			PLAN	TIERS	MEDICAL	DENTAL	VISION	BENEFITS TOTAL	DISTRICT CAP	EMPLOYEE COST PER MONTH	EE Health Cost	ER Health Cost
					*MANDATORY	*MANDATORY						
4030												
KAISER		HMO		Eff 09/30/2025								
E90	SELF	1	\$1,168.86	\$102.26	\$25.00	\$1,296.12	\$1,036.90	\$259.22	\$131.96	\$1,036.90		
D90	SELF + 1 DEPENDENT	2	\$2,337.72	\$102.26	\$25.00	\$2,464.98	\$1,971.98	\$493.00	\$365.74	\$1,971.98		
F90	SELF + DEPENDENTS	3	\$3,039.04	\$102.26	\$25.00	\$3,166.30	\$2,533.04	\$633.26	\$506.00	\$2,533.04		
4010												
BLUE SHIELD ACCESS		HMO										
E90	SELF	1	\$1,301.95	\$102.26	\$25.00	\$1,429.21	\$1,143.37	\$285.84	\$158.58	\$1,143.37		
D90	SELF + 1 DEPENDENT	2	\$2,603.90	\$102.26	\$25.00	\$2,731.16	\$2,184.93	\$546.23	\$418.97	\$2,184.93		
F90	SELF + DEPENDENTS	3	\$3,385.07	\$102.26	\$25.00	\$3,512.33	\$2,809.86	\$702.47	\$575.21	\$2,809.86		
4024												
BLUE SHIELD TRIO		HMO PLAN										
E90	SELF	1	\$1,166.58	\$102.26	\$25.00	\$1,293.84	\$1,035.07	\$258.77	\$131.51	\$1,035.07		
D90	SELF + 1 DEPENDENT	2	\$2,333.16	\$102.26	\$25.00	\$2,460.42	\$1,968.34	\$492.08	\$364.82	\$1,968.34		
F90	SELF + DEPENDENTS	3	\$3,033.11	\$102.26	\$25.00	\$3,160.37	\$2,528.30	\$632.07	\$504.81	\$2,528.30		
4082												
PERS PLATINUM		PPO 90/10										
E90	SELF	1	\$1,670.14	\$102.26	\$25.00	\$1,797.40	\$1,437.92	\$359.48	\$232.22	\$1,437.92		
D90	SELF + 1 DEPENDENT	2	\$3,340.28	\$102.26	\$25.00	\$3,467.54	\$2,774.03	\$693.51	\$566.25	\$2,774.03		
F90	SELF + DEPENDENTS	3	\$4,342.36	\$102.26	\$25.00	\$4,469.62	\$3,575.70	\$893.92	\$766.66	\$3,575.70		
4084												
PERS GOLD PPO		PPO 80/20										
E90	SELF	1	\$1,120.58	\$102.26	\$25.00	\$1,247.84	\$998.27	\$249.57	\$122.31	\$998.27		
D90	SELF + 1 DEPENDENT	2	\$2,241.16	\$102.26	\$25.00	\$2,368.42	\$1,894.74	\$473.68	\$346.42	\$1,894.74		
F90	SELF + DEPENDENTS	3	\$2,913.51	\$102.26	\$25.00	\$3,040.77	\$2,432.62	\$608.15	\$480.89	\$2,432.62		
4070												
ANTHEM SELECT HMO		HMO										
E90	SELF	1	\$1,336.29	\$102.26	\$25.00	\$1,463.55	\$1,170.84	\$292.71	\$165.45	\$1,170.84		
D90	SELF + 1 DEPENDENT	2	\$2,672.58	\$102.26	\$25.00	\$2,799.84	\$2,239.87	\$559.97	\$432.71	\$2,239.87		
F90	SELF + DEPENDENTS	3	\$3,474.35	\$102.26	\$25.00	\$3,601.61	\$2,881.29	\$720.32	\$593.06	\$2,881.29		
4080												
ANTHEM HMO TRADITIONAL		HMO										
E90	SELF	1	\$1,612.08	\$102.26	\$25.00	\$1,739.34	\$1,391.47	\$347.87	\$220.61	\$1,391.47		
D90	SELF + 1 DEPENDENT	2	\$3,224.16	\$102.26	\$25.00	\$3,351.42	\$2,681.14	\$670.28	\$543.02	\$2,681.14		
F90	SELF + DEPENDENTS	3	\$4,191.41	\$102.26	\$25.00	\$4,318.67	\$3,454.94	\$863.73	\$736.47	\$3,454.94		



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4090										
UNITED HEALTHCARE HMO	HMO									
E90	SELF	1	\$1,290.06	\$102.26	\$25.00	\$1,417.32	\$1,133.86	\$283.46	\$156.20	\$1,133.86
D90	SELF + 1 DEPENDENT	2	\$2,580.12	\$102.26	\$25.00	\$2,707.38	\$2,165.90	\$541.48	\$414.22	\$2,165.90
F90	SELF + DEPENDENTS	3	\$3,354.16	\$102.26	\$25.00	\$3,481.42	\$2,785.14	\$696.28	\$569.02	\$2,785.14
4095										
WESTERN ADVANTAGE HEALTH	HMO									
E90	SELF	1	\$969.58	\$102.26	\$25.00	\$1,096.84	\$877.47	\$219.37	\$92.11	\$877.47
D90	SELF + 1 DEPENDENT	2	\$1,939.16	\$102.26	\$25.00	\$2,066.42	\$1,653.14	\$413.28	\$286.02	\$1,653.14
F90	SELF + DEPENDENTS	3	\$2,520.91	\$102.26	\$25.00	\$2,648.17	\$2,118.54	\$529.63	\$402.37	\$2,118.54

rates are subject to change throughout the year

* Dental and Vision plans require 100% participation for full -time employees.

Waiving medical coverage requires completing a HEALTH ENROLLMENT form.

for more information go to www.calpers.ca.gov

Basic Premiums - Region 1 (plan are by Zip code)

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, Yuba