

Oxnard School District 2026-27 Rates

Confidential / Management



Dental PPO 1500 / VSP

	PLAN YEAR 2026-27								
	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem	Kaiser	Kaiser	Kaiser
	PPO 90-G \$20	PPO 80-K \$30	Proactive Platinum+	PPO HSA 3400	2-Tier HSA 5000 Single	2-Tier HSA 5000 Two Party	Trad HMO \$30	Ded HMO	HMO HSA-B
Deductible (ind / fam)	\$500 / \$1,000	\$1,000 / \$2,000	\$0	\$3,000 / \$5,200	\$5,000	\$10,000	\$0	\$1,000 / \$2,000	\$3,000 / \$6,000
Out of pocket max (ind / fam)	\$1,000 / \$3,000	\$3,000 / \$6,000	\$1,000 / \$3,000	\$5,000 / \$10,000	\$6,350	\$12,700	\$1,500 / \$3,000	\$3,000 / \$6,000	\$5,950 / \$11,900
Office visit copay (PCP visit)	\$20	\$30	\$0	ded, 10%	ded, 30%	ded, 30%	\$30	\$20	ded, 20%
Inpatient hospitalization	ded, 10%	ded, 20%	\$200/day	ded, 10%	ded, 30%	ded, 30%	\$0	ded, 20%	ded, 20%
Prescription drugs	\$9 / \$35	\$9 / \$35	\$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	\$10 / \$30	\$10 / \$30	\$10 / \$30
Medical	\$1,867.00	\$1,633.00	\$1,942.00	\$1,296.00	\$724.00	\$1,158.00	\$1,867.00	\$1,633.00	\$1,296.00
Dental 1500	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20
Vision- VSP	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70
TOTAL PREMIUM	\$1,978.90	\$1,744.90	\$2,053.90	\$1,407.90	\$835.90	\$1,269.90	\$1,978.90	\$1,744.90	\$1,407.90
DISTRICT CONTRIBUTION 12thly	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25
DISTRICT CONTRIBUTION 11thly	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82
EMPLOYEE CONTRIBUTION 11 Mo.	\$615.98	\$360.71	\$697.80	\$0.00	\$0.00	\$0.00	\$615.98	\$360.71	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 11 Mo.	\$106.80	\$0.00	\$168.16	\$0.00	\$0.00	\$0.00	\$106.80	\$0.00	\$0.00
EMPLOYEE CONTRIBUTION 12 Mo.	\$564.65	\$330.65	\$639.65	\$0.00	\$0.00	\$0.00	\$564.65	\$330.65	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 12 Mo.	\$97.90	\$0.00	\$154.15	\$0.00	\$0.00	\$0.00	\$97.90	\$0.00	\$0.00

Dental Incentive 1500 / VSP

	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem	Kaiser	Kaiser	Kaiser
	PPO 90-G \$20	PPO 80-K \$30	Proactive Platinum+	PPO HSA 3400	2-Tier HSA 5000 Single	2-Tier HSA 5000 Two Party	Trad HMO \$30	Ded HMO	HMO HSA-B
Deductible (ind / fam)	\$500 / \$1,000	\$1,000 / \$2,000	\$0	\$3,000 / \$5,200	\$5,000	\$10,000	\$0	\$1,000 / \$2,000	\$3,000 / \$6,000
Out of pocket max (ind / fam)	\$1,000 / \$3,000	\$3,000 / \$6,000	\$1,000 / \$3,000	\$5,000 / \$10,000	\$6,350	\$12,700	\$1,500 / \$3,000	\$3,000 / \$6,000	\$5,950 / \$11,900
Office visit copay	\$20	\$30	\$0	ded, 10%	ded, 30%	ded, 30%	\$30	\$20	ded, 20%
Inpatient hospitalization	ded, 10%	ded, 20%	\$200/day	ded, 10%	ded, 30%	ded, 30%	\$0	ded, 20%	ded, 20%
Prescription drugs	\$9 / \$35	\$9 / \$35	\$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	\$10 / \$30	\$10 / \$30	\$10 / \$30
Medical	\$1,867.00	\$1,633.00	\$1,942.00	\$1,296.00	\$724.00	\$1,158.00	\$1,867.00	\$1,633.00	\$1,296.00
Dental 1700	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00
Vision- VSP	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70	\$18.70
TOTAL PREMIUM	\$1,978.70	\$1,744.70	\$2,053.70	\$1,407.70	\$835.70	\$1,269.70	\$1,978.70	\$1,744.70	\$1,407.70
DISTRICT CONTRIBUTION 12thly	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25
DISTRICT CONTRIBUTION 11thly	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82
EMPLOYEE CONTRIBUTION 11 Mo.	\$615.76	\$360.49	\$697.58	\$0.00	\$0.00	\$0.00	\$615.76	\$360.49	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 11 Mo.	\$106.58	\$0.00	\$167.95	\$0.00	\$0.00	\$0.00	\$106.58	\$0.00	\$0.00
EMPLOYEE CONTRIBUTION 12 Mo.	\$564.45	\$330.45	\$639.45	\$0.00	\$0.00	\$0.00	\$564.45	\$330.45	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 12 Mo.	\$97.70	\$0.00	\$153.95	\$0.00	\$0.00	\$0.00	\$97.70	\$0.00	\$0.00

Oxnard School District

2026-27 Rates

Confidential / Management



Dental PPO 1500 / XP Health

	PLAN YEAR 2026-27								
	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem	Kaiser	Kaiser	Kaiser
	PPO 90-G \$20	PPO 80-K \$30	Proactive Platinum+	PPO HSA 3400	2-Tier HSA 5000 Single	2-Tier HSA 5000 Two Party	Trad HMO \$30	Ded HMO	HMO HSA-B
Deductible (ind / fam)	\$500 / \$1,000	\$1,000 / \$2,000	\$0	\$3,000 / \$5,200	\$5,000	\$10,000	\$0	\$1,000 / \$2,000	\$3,000 / \$6,000
Out of pocket max (ind / fam)	\$1,000 / \$3,000	\$3,000 / \$6,000	\$1,000 / \$3,000	\$5,000 / \$10,000	\$6,350	\$12,700	\$1,500 / \$3,000	\$3,000 / \$6,000	\$5,950 / \$11,900
Office visit copay	\$20	\$30	\$0	ded, 10%	ded, 30%	ded, 30%	\$30	\$20	ded, 20%
Inpatient hospitalization	ded, 10%	ded, 20%	\$200/day	ded, 10%	ded, 30%	ded, 30%	\$0	ded, 20%	ded, 20%
Prescription drugs	\$9 / \$35	\$9 / \$35	\$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	\$10 / \$30	\$10 / \$30	\$10 / \$30
Medical	\$1,867.00	\$1,633.00	\$1,942.00	\$1,296.00	\$724.00	\$1,158.00	\$1,867.00	\$1,633.00	\$1,296.00
Dental 1500	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20	\$93.20
Vision- XP	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60
TOTAL PREMIUM	\$1,983.80	\$1,749.80	\$2,058.80	\$1,412.80	\$840.80	\$1,274.80	\$1,983.80	\$1,749.80	\$1,412.80
DISTRICT CONTRIBUTION 12thly	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25
DISTRICT CONTRIBUTION 11thly	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82
EMPLOYEE CONTRIBUTION 11 Mo.	\$621.33	\$366.05	\$703.15	\$0.00	\$0.00	\$0.00	\$621.33	\$366.05	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 11 Mo.	\$112.15	\$0.00	\$173.51	\$0.00	\$0.00	\$0.00	\$112.15	\$0.00	\$0.00
EMPLOYEE CONTRIBUTION 12 Mo.	\$569.55	\$335.55	\$644.55	\$0.00	\$0.00	\$0.00	\$569.55	\$335.55	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 12 Mo.	\$102.80	\$0.00	\$159.05	\$0.00	\$0.00	\$0.00	\$102.80	\$0.00	\$0.00

Dental Incentive 1500 / XP Health

	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem	Kaiser	Kaiser	Kaiser
	PPO 90-G \$20	PPO 80-K \$30	Proactive Platinum+	PPO HSA 3400	2-Tier HSA 5000 Single	2-Tier HSA 5000 Two Party	Trad HMO \$30	Ded HMO	HMO HSA-B
	PPO 90-G \$20	PPO 80-K \$30	Proactive Platinum+	PPO HSA 3400	2-Tier HSA 5000 Single	2-Tier HSA 5000 Two Party	Trad HMO \$30	Ded HMO	HMO HSA-B
Deductible (ind / fam)	\$0	\$500 / \$1,000	\$1,000 / \$2,000	\$3,000 / \$5,200	\$5,000	\$10,000	\$0	\$1,000 / \$2,000	\$3,000 / \$6,000
Out of pocket max (ind / fam)	\$1,000 / \$3,000	\$1,000 / \$3,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$6,350	\$12,700	\$1,500 / \$3,000	\$3,000 / \$6,000	\$5,950 / \$11,900
Office visit copay	\$0	\$20	\$30	ded, 10%	ded, 30%	ded, 30%	\$30	\$20	ded, 20%
Inpatient hospitalization	\$200/day	ded, 10%	ded, 20%	ded, 10%	ded, 30%	ded, 30%	\$0	ded, 20%	ded, 20%
Prescription drugs	\$9 / \$35	\$9 / \$35	\$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	ded, \$9 / \$35	\$10 / \$30	\$10 / \$30	\$10 / \$30
Medical	\$1,867.00	\$1,633.00	\$1,942.00	\$1,296.00	\$724.00	\$1,158.00	\$1,867.00	\$1,633.00	\$1,296.00
Dental 1700	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00
Vision XP	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60	\$23.60
TOTAL PREMIUM	\$1,983.60	\$1,749.60	\$2,058.60	\$1,412.60	\$840.60	\$1,274.60	\$1,983.60	\$1,749.60	\$1,412.60
DISTRICT CONTRIBUTION 12thly	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25	\$1,414.25
DISTRICT CONTRIBUTION 11thly	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82	\$1,542.82
EMPLOYEE CONTRIBUTION 11 Mo.	\$621.11	\$365.84	\$702.93	\$0.00	\$0.00	\$0.00	\$621.11	\$365.84	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 11 Mo.	\$111.93	\$0.00	\$173.29	\$0.00	\$0.00	\$0.00	\$111.93	\$0.00	\$0.00
EMPLOYEE CONTRIBUTION 12 Mo.	\$569.35	\$335.35	\$644.35	\$0.00	\$0.00	\$0.00	\$569.35	\$335.35	\$0.00
MARRIED EMPLOYEE CONTRIBUTION 12 Mo.	\$102.60	\$0.00	\$158.85	\$0.00	\$0.00	\$0.00	\$102.60	\$0.00	\$0.00