

**COSUMNES COMMUNITY SERVICES DISTRICT**

**Contract Employees**

**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>EMPLOYEE ONLY</b>									
<b>\$140.61</b>	\$89.68	\$50.93	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,120.58</b>	\$1,013.70	\$106.88	
<b>\$690.17</b>	\$552.09	\$138.08	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,670.14</b>	\$1,476.10	\$194.04	
<b>HMO's</b>									
Kaiser	<b>\$188.89</b>	\$188.89	\$0.00	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,168.86</b>	\$1,112.90	\$55.96
Western Health Advantage	<b>\$0.00</b>	\$0.00	\$0.00	<b>\$969.58</b>	\$914.27	\$55.31	<b>\$969.58</b>	\$914.27	\$55.31
Blue Shield Trio	<b>\$186.61</b>	\$210.78	(\$24.17)	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,166.58</b>	\$1,134.79	\$31.79
Blue Shield Access+	<b>\$321.98</b>	\$246.16	\$75.82	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,301.95</b>	\$1,170.17	\$131.78
United Healthcare Alliance	<b>\$310.09</b>	\$260.57	\$49.52	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,290.06</b>	\$1,184.58	\$105.48
United Healthcare Harmony	<b>\$153.12</b>	\$81.00	\$72.12	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,133.09</b>	\$1,005.02	\$128.07
Anthem Select	<b>\$356.32</b>	\$332.64	\$23.68	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,336.29</b>	\$1,256.65	\$79.64
Anthem Traditional	<b>\$632.11</b>	\$576.39	\$55.72	<b>\$979.97</b>	\$924.02	\$55.95	<b>\$1,612.08</b>	\$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 +1</b>									
<b>\$286.21</b>	\$184.37	\$101.84	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,241.16</b>	\$2,027.40	\$213.76	
<b>\$1,385.33</b>	\$1,109.17	\$276.16	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$3,340.28</b>	\$2,952.20	\$388.08	
<b>HMO's</b>									
Kaiser	<b>\$382.77</b>	\$382.77	\$0.00	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,337.72</b>	\$2,225.80	\$111.92
Western Health Advantage	<b>\$0.00</b>	\$0.00	\$0.00	<b>\$1,939.16</b>	\$1,828.54	\$110.62	<b>\$1,939.16</b>	\$1,828.54	\$110.62
Blue Shield Trio	<b>\$378.21</b>	\$426.55	(\$48.34)	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,333.16</b>	\$2,269.58	\$63.58
Blue Shield Access+	<b>\$648.95</b>	\$497.31	\$151.64	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,603.90</b>	\$2,340.34	\$263.56
United Healthcare Alliance	<b>\$625.17</b>	\$526.13	\$99.04	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,580.12</b>	\$2,369.16	\$210.96
United Healthcare Harmony	<b>\$311.23</b>	\$167.01	\$144.22	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,266.18</b>	\$2,010.04	\$256.14
Anthem Select	<b>\$717.63</b>	\$670.27	\$47.36	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$2,672.58</b>	\$2,513.30	\$159.28
Anthem Traditional	<b>\$1,269.21</b>	\$1,157.77	\$111.44	<b>\$1,954.95</b>	\$1,843.03	\$111.92	<b>\$3,224.16</b>	\$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>FAMILY</b>									
<b>\$369.58</b>	\$237.19	\$132.39	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$2,913.51</b>	\$2,635.62	\$277.89	
<b>\$1,798.43</b>	\$1,439.43	\$359.00	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$4,342.36</b>	\$3,837.86	\$504.50	
<b>HMO's</b>									
Kaiser	<b>\$495.11</b>	\$495.11	\$0.00	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$3,039.04</b>	\$2,893.54	\$145.50
Western Health Advantage	<b>\$0.00</b>	\$0.00	\$0.00	<b>\$2,520.91</b>	\$2,377.10	\$143.81	<b>\$2,520.91</b>	\$2,377.10	\$143.81
Blue Shield Trio	<b>\$489.18</b>	\$552.02	(\$62.84)	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$3,033.11</b>	\$2,950.45	\$82.66
Blue Shield Access+	<b>\$841.14</b>	\$644.01	\$197.13	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$3,385.07</b>	\$3,042.44	\$342.63
United Healthcare Alliance	<b>\$810.23</b>	\$681.48	\$128.75	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$3,354.16</b>	\$3,079.91	\$274.25
United Healthcare Harmony	<b>\$402.10</b>	\$214.62	\$187.48	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$2,946.03</b>	\$2,613.05	\$332.98
Anthem Select	<b>\$930.42</b>	\$868.86	\$61.56	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$3,474.35</b>	\$3,267.29	\$207.06
Anthem Traditional	<b>\$1,647.48</b>	\$1,502.61	\$144.87	<b>\$2,543.93</b>	\$2,398.44	\$145.49	<b>\$4,191.41</b>	\$3,901.04	\$290.37

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

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