

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
EMPLOYEE ONLY									
PPO's									
PERS Gold	\$140.61	\$89.68	\$50.93	\$979.97	\$924.02	\$55.95	\$1,120.58	\$1,013.70	\$106.88
PERS Platinum	\$690.17	\$552.09	\$138.08	\$979.97	\$924.02	\$55.95	\$1,670.14	\$1,476.10	\$194.04
HMO's									
Kaiser	\$188.89	\$188.89	\$0.00	\$979.97	\$924.02	\$55.95	\$1,168.86	\$1,112.90	\$55.96
Western Health Advantage	\$0.00	\$0.00	\$0.00	\$969.58	\$914.27	\$55.31	\$969.58	\$914.27	\$55.31
Blue Shield Trio	\$186.61	\$210.78	(\$24.17)	\$979.97	\$924.02	\$55.95	\$1,166.58	\$1,134.79	\$31.79
Blue Shield Access+	\$321.98	\$246.16	\$75.82	\$979.97	\$924.02	\$55.95	\$1,301.95	\$1,170.17	\$131.78
United Healthcare Alliance	\$310.09	\$260.57	\$49.52	\$979.97	\$924.02	\$55.95	\$1,290.06	\$1,184.58	\$105.48
United Healthcare Harmony	\$153.12	\$81.00	\$72.12	\$979.97	\$924.02	\$55.95	\$1,133.09	\$1,005.02	\$128.07
Anthem Select	\$356.32	\$332.64	\$23.68	\$979.97	\$924.02	\$55.95	\$1,336.29	\$1,256.65	\$79.64
Anthem Traditional	\$632.11	\$576.39	\$55.72	\$979.97	\$924.02	\$55.95	\$1,612.08	\$1,500.40	\$111.68

EMPLOYEE +1									
PPO's									
PERS Gold	\$286.21	\$184.37	\$101.84	\$1,954.95	\$1,843.03	\$111.92	\$2,241.16	\$2,027.40	\$213.76
PERS Platinum	\$1,385.33	\$1,109.17	\$276.16	\$1,954.95	\$1,843.03	\$111.92	\$3,340.28	\$2,952.20	\$388.08
HMO's									
Kaiser	\$382.77	\$382.77	\$0.00	\$1,954.95	\$1,843.03	\$111.92	\$2,337.72	\$2,225.80	\$111.92
Western Health Advantage	\$0.00	\$0.00	\$0.00	\$1,939.16	\$1,828.54	\$110.62	\$1,939.16	\$1,828.54	\$110.62
Blue Shield Trio	\$378.21	\$426.55	(\$48.34)	\$1,954.95	\$1,843.03	\$111.92	\$2,333.16	\$2,269.58	\$63.58
Blue Shield Access+	\$648.95	\$497.31	\$151.64	\$1,954.95	\$1,843.03	\$111.92	\$2,603.90	\$2,340.34	\$263.56
United Healthcare Alliance	\$625.17	\$526.13	\$99.04	\$1,954.95	\$1,843.03	\$111.92	\$2,580.12	\$2,369.16	\$210.96
United Healthcare Harmony	\$311.23	\$167.01	\$144.22	\$1,954.95	\$1,843.03	\$111.92	\$2,266.18	\$2,010.04	\$256.14
Anthem Select	\$717.63	\$670.27	\$47.36	\$1,954.95	\$1,843.03	\$111.92	\$2,672.58	\$2,513.30	\$159.28
Anthem Traditional	\$1,269.21	\$1,157.77	\$111.44	\$1,954.95	\$1,843.03	\$111.92	\$3,224.16	\$3,000.80	\$223.36

FAMILY									
PPO's									
PERS Gold	\$369.58	\$237.19	\$132.39	\$2,543.93	\$2,398.44	\$145.49	\$2,913.51	\$2,635.62	\$277.89
PERS Platinum	\$1,798.43	\$1,439.43	\$359.00	\$2,543.93	\$2,398.44	\$145.49	\$4,342.36	\$3,837.86	\$504.50
HMO's									
Kaiser	\$495.11	\$495.11	\$0.00	\$2,543.93	\$2,398.44	\$145.49	\$3,039.04	\$2,893.54	\$145.50
Western Health Advantage	\$0.00	\$0.00	\$0.00	\$2,520.91	\$2,377.10	\$143.81	\$2,520.91	\$2,377.10	\$143.81
Blue Shield Trio	\$489.18	\$552.02	(\$62.84)	\$2,543.93	\$2,398.44	\$145.49	\$3,033.11	\$2,950.45	\$82.66
Blue Shield Access+	\$841.14	\$644.01	\$197.13	\$2,543.93	\$2,398.44	\$145.49	\$3,385.07	\$3,042.44	\$342.63
United Healthcare Alliance	\$810.23	\$681.48	\$128.75	\$2,543.93	\$2,398.44	\$145.49	\$3,354.16	\$3,079.91	\$274.25
United Healthcare Harmony	\$402.10	\$214.62	\$187.48	\$2,543.93	\$2,398.44	\$145.49	\$2,946.03	\$2,613.05	\$332.98
Anthem Select	\$930.42	\$868.86	\$61.56	\$2,543.93	\$2,398.44	\$145.49	\$3,474.35	\$3,267.29	\$207.06
Anthem Traditional	\$1,647.48	\$1,502.61	\$144.87	\$2,543.93	\$2,398.44	\$145.49	\$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 the bi-weekly pay schedule.