

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 1							
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 and Yuba							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$1,256.65	\$2,513.30	\$3,267.29	\$1,336.29	\$2,672.58	\$3,474.35	6.34%
Anthem Blue Cross Traditional HMO	\$1,500.40	\$3,000.80	\$3,901.04	\$1,612.08	\$3,224.16	\$4,191.41	7.44%
Blue Shield Access+ HMO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Access+ EPO	\$1,170.17	\$2,340.34	\$3,042.44	\$1,301.95	\$2,603.90	\$3,385.07	11.26%
Blue Shield Trio HMO	\$1,134.79	\$2,269.58	\$2,950.45	\$1,166.58	\$2,333.16	\$3,033.11	2.80%
Kaiser Permanente	\$1,112.90	\$2,225.80	\$2,893.54	\$1,168.86	\$2,337.72	\$3,039.04	5.03%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
UnitedHealthcare SignatureValue Alliance	\$1,184.58	\$2,369.16	\$3,079.91	\$1,290.06	\$2,580.12	\$3,354.16	8.90%
UnitedHealthcare SignatureValue Harmony	\$1,005.02	\$2,010.04	\$2,613.05	\$1,133.09	\$2,266.18	\$2,946.03	12.74%
Western Health Advantage HMO	\$914.27	\$1,828.54	\$2,377.10	\$969.58	\$1,939.16	\$2,520.91	6.05%
PPO							
PERS Gold	\$1,013.70	\$2,027.40	\$2,635.62	\$1,120.58	\$2,241.16	\$2,913.51	10.54%
PERS Platinum	\$1,476.10	\$2,952.20	\$3,837.86	\$1,670.14	\$3,340.28	\$4,342.36	13.15%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 1						
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 and Yuba						
Combination Plans	2026					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Basic HMO and Medicare Advantage						
Anthem Blue Cross Select and Medicare Supplement	\$1,907.99	\$2,709.76	\$1,945.17	\$1,907.99	\$2,479.69	\$2,709.76
Anthem Blue Cross Traditional and Medicare Supplement	\$2,183.78	\$3,151.03	\$2,110.65	\$2,183.78	\$2,755.48	\$3,151.03
Blue Shield Access+ HMO and Medicare	\$1,841.38	\$2,622.55	\$1,860.03	\$1,841.38	\$2,380.81	\$2,622.55
Blue Shield Access+ EPO and Medicare	\$1,841.38	\$2,622.55	\$1,860.03	\$1,841.38	\$2,380.81	\$2,622.55
Blue Shield Trio and Medicare	\$1,706.01	\$2,405.96	\$1,778.81	\$1,706.01	\$2,245.44	\$2,405.96
Kaiser Permanente and Senior Advantage	\$1,525.69	\$2,227.01	\$1,414.98	\$1,525.69	\$1,882.52	\$2,227.01
Kaiser Permanente and Senior Advantage Out of State	\$1,749.12	\$2,588.50	\$1,539.70	\$1,749.12	\$2,099.28	\$2,588.50
Kaiser Permanente and Senior Advantage Summit	\$1,595.17	\$2,296.49	\$1,553.94	\$1,595.17	\$2,021.48	\$2,296.49
Kaiser Permanente and Senior Advantage Summit Out of State	\$1,818.63	\$2,658.01	\$1,678.72	\$1,818.63	\$2,238.30	\$2,658.01
UnitedHealthcare Alliance and Medicare Advantage	\$1,771.35	\$2,545.39	\$1,736.62	\$1,771.35	\$2,252.64	\$2,545.39
UnitedHealthcare Harmony and Medicare Advantage	\$1,614.38	\$2,294.23	\$1,642.43	\$1,614.38	\$2,095.67	\$2,294.23
Basic PPO and Medicare Supplement						
PERS Gold and Medicare Supplement	\$1,718.15	\$2,390.50	\$1,867.49	\$1,718.15	\$2,315.72	\$2,390.50
PERS Platinum and Medicare Supplement	\$2,335.64	\$3,337.72	\$2,333.08	\$2,335.64	\$3,001.14	\$3,337.72
PERS Platinum and Medicare Supplement Out of State	\$2,075.79	\$2,921.96	\$2,177.17	\$2,075.79	\$2,741.29	\$2,921.96

July Board of Administration Offsite

2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 2							
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$919.00	\$1,838.00	\$2,389.40	\$1,016.32	\$2,032.64	\$2,642.43	10.59%
Anthem Blue Cross Traditional HMO	\$1,110.97	\$2,221.94	\$2,888.52	\$1,158.26	\$2,316.52	\$3,011.48	4.26%
Blue Shield Access+ HMO	\$948.53	\$1,897.06	\$2,466.18	\$1,052.89	\$2,105.78	\$2,737.51	11.00%
Blue Shield Access+ EPO	\$948.53	\$1,897.06	\$2,466.18	\$1,052.89	\$2,105.78	\$2,737.51	11.00%
Blue Shield Trio HMO	\$909.10	\$1,818.20	\$2,363.66	\$936.58	\$1,873.16	\$2,435.11	3.02%
Health Net Salud y Más	\$823.49	\$1,646.98	\$2,141.07	\$879.57	\$1,759.14	\$2,286.88	6.81%
Kaiser Permanente	\$944.34	\$1,888.68	\$2,455.28	\$987.69	\$1,975.38	\$2,567.99	4.59%
Kaiser Permanente Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
Sharp Performance Plus	\$868.45	\$1,736.90	\$2,257.97	\$916.20	\$1,832.40	\$2,382.12	5.50%
UnitedHealthcare SignatureValue Alliance	\$890.66	\$1,781.32	\$2,315.72	\$950.99	\$1,901.98	\$2,472.57	6.77%
UnitedHealthcare SignatureValue Harmony	\$819.64	\$1,639.28	\$2,131.06	\$857.14	\$1,714.28	\$2,228.56	4.58%
PPO							
PERS Gold	\$864.75	\$1,729.50	\$2,248.35	\$956.28	\$1,912.56	\$2,486.33	10.58%
PERS Platinum	\$1,258.76	\$2,517.52	\$3,272.78	\$1,426.24	\$2,852.48	\$3,708.22	13.31%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
Medicare Advantage Plans							
Anthem Medicare Preferred PPO	\$487.56	\$975.12	\$1,462.68	\$571.70	\$1,143.40	\$1,715.10	17.26%
Blue Shield Medicare PPO (Nationwide)	\$448.28	\$896.56	\$1,344.84	\$539.43	\$1,078.86	\$1,618.29	20.33%
Kaiser Permanente Senior Advantage	\$343.08	\$686.16	\$1,029.24	\$356.83	\$713.66	\$1,070.49	4.01%
Kaiser Permanente Senior Advantage Out of State	\$336.72	\$673.44	\$1,010.16	\$350.16	\$700.32	\$1,050.48	3.99%
Kaiser Permanente Senior Advantage Summit	\$408.31	\$816.62	\$1,224.93	\$426.31	\$852.62	\$1,278.93	4.41%
Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$803.94	\$1,205.91	\$419.67	\$839.34	\$1,259.01	4.40%
Sharp Direct Advantage HMO	\$272.44	\$544.88	\$817.32	\$291.38	\$582.76	\$874.14	6.95%
UnitedHealthcare Group Medicare Advantage PPO (Nationwide)	\$442.25	\$884.50	\$1,326.75	\$481.29	\$962.58	\$1,443.87	8.83%
Medicare Supplement Plans							
PERS Gold Medicare Supplement	\$546.13	\$1,092.26	\$1,638.39	\$597.57	\$1,195.14	\$1,792.71	9.42%
PERS Platinum Medicare Supplement (Nationwide)	\$584.70	\$1,169.40	\$1,754.10	\$665.50	\$1,331.00	\$1,996.50	13.82%

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Public Agency and School Members

Region 2						
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura						
Combination Plans	2026					
	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Basic HMO and Medicare Advantage						
Anthem Blue Cross Select and Medicare Supplement	\$1,588.02	\$2,197.81	\$1,753.19	\$1,588.02	\$2,159.72	\$2,197.81
Anthem Blue Cross Traditional and Medicare Supplement	\$1,729.96	\$2,424.92	\$1,838.36	\$1,729.96	\$2,301.66	\$2,424.92
Blue Shield Access+ HMO and Medicare	\$1,592.32	\$2,224.05	\$1,710.59	\$1,592.32	\$2,131.75	\$2,224.05
Blue Shield Access+ EPO and Medicare	\$1,592.32	\$2,224.05	\$1,710.59	\$1,592.32	\$2,131.75	\$2,224.05
Blue Shield Trio and Medicare	\$1,476.01	\$2,037.96	\$1,640.81	\$1,476.01	\$2,015.44	\$2,037.96
Kaiser Permanente and Senior Advantage	\$1,344.52	\$1,937.13	\$1,306.27	\$1,344.52	\$1,701.35	\$1,937.13
Kaiser Permanente and Senior Advantage Out of State	\$1,749.12	\$2,588.50	\$1,539.70	\$1,749.12	\$2,099.28	\$2,588.50
Kaiser Permanente and Senior Advantage Summit	\$1,414.00	\$2,006.61	\$1,445.23	\$1,414.00	\$1,840.31	\$2,006.61
Kaiser Permanente and Senior Advantage Summit Out of State	\$1,818.63	\$2,658.01	\$1,678.72	\$1,818.63	\$2,238.30	\$2,658.01
Sharp Direct Advantage	\$1,207.58	\$1,757.30	\$1,132.48	\$1,207.58	\$1,498.96	\$1,757.30
UnitedHealthcare Alliance and Medicare Advantage	\$1,432.28	\$2,002.87	\$1,533.17	\$1,432.28	\$1,913.57	\$2,002.87
UnitedHealthcare Harmony and Medicare Advantage	\$1,338.43	\$1,852.71	\$1,476.86	\$1,338.43	\$1,819.72	\$1,852.71
Basic PPO and Medicare Supplement						
PERS Gold and Medicare Supplement	\$1,553.85	\$2,127.62	\$1,768.91	\$1,553.85	\$2,151.42	\$2,127.62
PERS Platinum and Medicare Supplement	\$2,091.74	\$2,947.48	\$2,186.74	\$2,091.74	\$2,757.24	\$2,947.48
PERS Platinum and Medicare Supplement Out of State	\$2,075.79	\$2,921.96	\$2,177.17	\$2,075.79	\$2,741.29	\$2,921.96

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2026 Regional Premiums Per Subscriber Per Month (PSPM)

Public Agency and School Members

Region 3							
Los Angeles, Riverside and San Bernardino							
Basic Plans (B)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
HMO							
Anthem Blue Cross Select HMO	\$916.88	\$1,833.76	\$2,383.89	\$962.68	\$1,925.36	\$2,502.97	5.00%
Anthem Blue Cross Traditional HMO	\$1,065.46	\$2,130.92	\$2,770.20	\$1,128.53	\$2,257.06	\$2,934.18	5.92%
Blue Shield Access+ HMO	\$828.48	\$1,656.96	\$2,154.05	\$917.91	\$1,835.82	\$2,386.57	10.79%
Blue Shield Trio HMO	\$738.11	\$1,476.22	\$1,919.09	\$852.56	\$1,705.12	\$2,216.66	15.51%
Health Net Salud y Más	\$714.40	\$1,428.80	\$1,857.44	\$740.11	\$1,480.22	\$1,924.29	3.60%
Kaiser Permanente	\$926.52	\$1,853.04	\$2,408.95	\$969.05	\$1,938.10	\$2,519.53	4.59%
Kaiser Permanate Out of State	\$1,422.26	\$2,844.52	\$3,697.88	\$1,398.96	\$2,797.92	\$3,637.30	(1.64%)
UnitedHealthcare SignatureValue Alliance	\$866.40	\$1,732.80	\$2,252.64	\$870.76	\$1,741.52	\$2,263.98	0.50%
UnitedHealthcare SignatureValue Harmony	\$756.28	\$1,512.56	\$1,966.33	\$765.51	\$1,531.02	\$1,990.33	1.22%
PPO							
PERS Gold	\$868.15	\$1,736.30	\$2,257.19	\$960.03	\$1,920.06	\$2,496.08	10.58%
PERS Platinum	\$1,263.73	\$2,527.46	\$3,285.70	\$1,431.81	\$2,863.62	\$3,722.71	13.30%
PERS Platinum Out of State	\$1,244.55	\$2,489.10	\$3,235.83	\$1,410.29	\$2,820.58	\$3,666.75	13.32%

Medicare Plans (M)	2025			2026			Percent Change
	Single	2-Party	Family	Single	2-Party	Family	
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Los Angeles, Riverside and San Bernardino						
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	Subscriber in M & 1 Dependent in B	Subscriber in M & 2+ Dependents in B	Subscriber in M, 1 Dependent in B & 1 Dependent in M	Subscriber in B & 1 Dependent in M	Subscriber in B & 2+ Dependents in M	Subscriber in B, 1 Dependent in B & 1 Dependent in M
Basic HMO and Medicare Advantage						
Anthem Blue Cross Select and Medicare Supplement	\$1,534.38	\$2,111.99	\$1,721.01	\$1,534.38	\$2,106.08	\$2,111.99
Anthem Blue Cross Traditional and Medicare Supplement	\$1,700.23	\$2,377.35	\$1,820.52	\$1,700.23	\$2,271.93	\$2,377.35
Blue Shield Access+ HMO and Medicare	\$1,457.34	\$2,008.09	\$1,629.61	\$1,457.34	\$1,996.77	\$2,008.09
Blue Shield Access+ EPO and Medicare	\$1,457.34	\$2,008.09	\$1,629.61	\$1,457.34	\$1,996.77	\$2,008.09
Blue Shield Trio and Medicare	\$1,391.99	\$1,903.53	\$1,590.40	\$1,391.99	\$1,931.42	\$1,903.53
Kaiser Permanente and Senior Advantage	\$1,325.88	\$1,907.31	\$1,295.09	\$1,325.88	\$1,682.71	\$1,907.31
Kaiser Permanente and Senior Advantage Out of State	\$1,749.12	\$2,588.50	\$1,539.70	\$1,749.12	\$2,099.28	\$2,588.50
Kaiser Permanente and Senior Advantage Summit	\$1,395.36	\$1,976.79	\$1,434.05	\$1,395.36	\$1,821.67	\$1,976.79
Kaiser Permanente and Senior Advantage Summit Out of State	\$1,818.63	\$2,658.01	\$1,678.72	\$1,818.63	\$2,238.30	\$2,658.01
PERS Gold and Medicare Supplement	\$1,557.60	\$2,133.62	\$1,771.16	\$1,557.60	\$2,155.17	\$2,133.62
PERS Platinum and Medicare Supplement	\$2,097.31	\$2,956.40	\$2,190.09	\$2,097.31	\$2,762.81	\$2,956.40
UnitedHealthcare Alliance and Medicare Advantage	\$1,352.05	\$1,874.51	\$1,485.04	\$1,352.05	\$1,833.34	\$1,874.51
UnitedHealthcare Harmony and Medicare Advantage	\$1,246.80	\$1,706.11	\$1,421.89	\$1,246.80	\$1,728.09	\$1,706.11
Basic PPO and Medicare Supplement						
PERS Gold and Medicare Supplement	\$1,557.60	\$2,133.62	\$1,771.16	\$1,557.60	\$2,155.17	\$2,133.62
PERS Platinum and Medicare Supplement	\$2,097.31	\$2,956.40	\$2,190.09	\$2,097.31	\$2,762.81	\$2,956.40
PERS Platinum and Medicare Supplement Out of State	\$2,075.79	\$2,921.96	\$2,177.17	\$2,075.79	\$2,741.29	\$2,921.96