

County of Sacramento
Retiree Under 65 Medical Plans (Early Retiree)
Proposed Monthly Rates Effective January 1, 2026

HMO Plan Rates Carrier	Tier	In-force Medical Only	Renewal Medical Only	\$ Change	% Change
Kaiser	R	\$1,208.42	\$1,400.26	\$191.84	15.88%
	R+1	\$2,416.82	\$2,800.52	\$383.70	15.88%
	R+F	\$3,419.82	\$3,962.72	\$542.90	15.88%
Sutter Health Plus	R	\$990.60	\$1,070.50	\$79.90	8.07%
	R+1	\$1,942.00	\$2,098.80	\$156.80	8.07%
	R+F	\$2,754.70	\$2,977.00	\$222.30	8.07%
Western Health Advantage	R	\$919.10	\$975.90	\$56.80	6.18%
	R+1	\$1,838.20	\$1,951.80	\$113.60	6.18%
	R+F	\$2,601.10	\$2,761.84	\$160.74	6.18%

HDHP Plan Rates Carrier	Tier	In-force Medical Only	Renewal Medical Only	\$ Change	% Change
Kaiser (HDHP) - Option 1 \$1,700/\$3,400 Deductible \$3,400/\$3,400 OOP	R	\$863.62	\$977.42	\$113.80	13.18%
	R+1	\$1,727.24	\$1,954.84	\$227.60	13.18%
	R+F	\$2,444.04	\$2,766.10	\$322.06	13.18%
Sutter Health Plus (HDHP) \$1,700/\$3,400 Deductible* \$3,400/\$3,400 OOP*	R	\$739.20	\$802.30	\$63.10	8.54%
	R+1	\$1,451.10	\$1,575.00	\$123.90	8.54%
	R+F	\$2,056.60	\$2,232.20	\$175.60	8.54%
WHA (HDHP) \$1,700/\$3,400 Deductible \$3,400/\$3,400 OOP	R	\$706.60	\$752.20	\$45.60	6.45%
	R+1	\$1,413.20	\$1,504.40	\$91.20	6.45%
	R+F	\$1,999.70	\$2,128.74	\$129.04	6.45%

Notes:

**County of Sacramento
Out-of-Area Medical Plans
Proposed Monthly Rates Effective January 1, 2026**

KPMP UNBLENDED RATES EFFECTIVE JANUARY 1, 2026

NO MEDICARE	RETIREE ONLY				RETIREE+1				RETIREE+2/MORE			
	In-force	Medical-Only Renewal	\$ Change	% Change	In-force	Medical-Only Renewal	\$ Change	% Change	In-force	Medical-Only Renewal	\$ Change	% Change
KAISER-WASHINGTON	\$1,566.91	\$1,876.87	\$309.96	19.78%	\$2,217.27	\$2,655.90	\$438.63	19.78%	\$3,161.56	\$3,786.99	\$625.43	19.78%
KAISER-NORTHWEST	\$1,375.06	\$1,458.93	\$83.87	6.10%	\$2,750.11	\$2,917.87	\$167.76	6.10%	\$4,125.17	\$4,376.80	\$251.63	6.10%
KAISER-COLORADO	\$1,757.00	\$1,863.00	\$106.00	6.03%	\$3,511.00	\$3,725.00	\$214.00	6.10%	\$5,075.00	\$5,384.00	\$309.00	6.09%
KAISER-GEORGIA	\$1,347.72	\$1,435.32	\$87.60	6.50%	\$2,695.44	\$2,870.65	\$175.21	6.50%	\$4,043.16	\$4,305.97	\$262.81	6.50%
KAISER-HAWAII	\$1,006.69	\$1,077.16	\$70.47	7.00%	\$2,013.39	\$2,154.32	\$140.93	7.00%	\$3,020.08	\$3,231.47	\$211.39	7.00%

KPMP MEDICARE RATES EFFECTIVE JANUARY 1, 2026*

MEDICARE	RETIREE ONLY				RETIREE+1 MEDICARE DEPENDENT				RETIREE+1 NON-MEDICARE DEPENDENT			
	In-force	Medical-Only Renewal	\$ Change	% Change	In-force	Medical-Only Renewal	\$ Change	% Change	In-force	Medical-Only Renewal	\$ Change	% Change
KAISER-WASHINGTON	\$407.90	\$431.46	\$23.56	5.78%	\$815.80	\$862.92	\$47.12	5.78%	\$1,113.07	\$1,177.41	\$64.34	5.78%
KAISER-NORTHWEST	\$343.68	\$361.41	\$17.73	5.16%	\$687.36	\$722.82	\$35.46	5.16%	\$1,605.94	\$1,688.81	\$82.87	5.16%
KAISER-COLORADO	\$232.43	\$246.38	\$13.95	6.00%	\$464.86	\$492.76	\$27.90	6.00%	\$1,848.56	\$1,959.47	\$110.91	6.00%
KAISER-GEORGIA	\$407.94	\$428.74	\$20.80	5.10%	\$815.88	\$857.48	\$41.60	5.10%	\$1,724.03	\$1,811.96	\$87.93	5.10%
KAISER-HAWAII	\$342.43	\$323.96	-\$18.47	-5.39%	\$684.86	\$647.92	-\$36.94	-5.39%	\$1,263.69	\$1,195.58	-\$68.11	-5.39%

Western Health Advantage	Tier	In-force	Medical-only Renewal	\$ Change	% Change
Anthem Blue Cross PPO (Out of Area)	R	\$1,818.17	\$1,925.64	\$107.47	5.91%
	R+1	\$3,636.34	\$3,851.28	\$214.94	5.91%
	R+F	\$5,145.48	\$5,776.92	\$631.44	12.27%

* Combination rates assume dependent child(ren) are not Medicare eligible

Notes:
Kaiser Mid-Atlantic has no enrollment, so Kaiser is non-renewing 12/31/25
**Western Health Advantage - Anthem Blue Cross PPO (Out of Area) Rates are a projection and the final rate is expected in mid-August.

**County of Sacramento
Retiree Dental Plan**

Rates Effective January 1, 2026 through December 31, 2028

Carrier	Tier	In-force	Renewal	\$ Change	% Change
DELTA Dental PPO Base Plan	R	\$41.33	\$44.22	\$2.89	6.99%
	R+1	\$75.58	\$80.87	\$5.29	7.00%
	R+F	\$113.10	\$121.02	\$7.92	7.00%
DELTA Dental PPO Enhanced Plan	R	\$53.14	\$56.86	\$3.72	7.00%
	R+1	\$98.35	\$105.23	\$6.88	7.00%
	R+F	\$149.91	\$160.40	\$10.49	7.00%

Notes:

3-year rate

County of Sacramento
Retiree Voluntary Vision Plan
Rates Effective January 1, 2022 through December 31, 2026

Carrier	Tier	In-force Basic Plan	Renewal	\$ Change	% Change	In-force Enhanced Plan	Renewal	\$ Change	% Change
VSP Vision	R	\$5.16	\$5.16	\$0.00	0.00%	\$9.94	\$9.94	\$0.00	0.00%
	R+1	\$10.32	\$10.32	\$0.00	0.00%	\$19.88	\$19.88	\$0.00	0.00%
	R+F	\$14.60	\$14.60	\$0.00	0.00%	\$28.12	\$28.12	\$0.00	0.00%

Notes:

3 year rate guarantee

Retirees can choose a Basic or Enhanced Buy-Up Plan effective 1/1/24