

**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	<b>\$1,876.87</b>	<b>\$309.96</b>	<b>19.78%</b>	\$2,217.27	<b>\$2,655.90</b>	<b>\$438.63</b>	<b>19.78%</b>	\$3,161.56	<b>\$3,786.99</b>	<b>\$625.43</b>	<b>19.78%</b>
KAISER-NORTHWEST	\$1,375.06	<b>\$1,458.93</b>	<b>\$83.87</b>	<b>6.10%</b>	\$2,750.11	<b>\$2,917.87</b>	<b>\$167.76</b>	<b>6.10%</b>	\$4,125.17	<b>\$4,376.80</b>	<b>\$251.63</b>	<b>6.10%</b>
KAISER-COLORADO	\$1,757.00	<b>\$1,863.00</b>	<b>\$106.00</b>	<b>6.03%</b>	\$3,511.00	<b>\$3,725.00</b>	<b>\$214.00</b>	<b>6.10%</b>	\$5,075.00	<b>\$5,384.00</b>	<b>\$309.00</b>	<b>6.09%</b>
KAISER-GEORGIA	\$1,347.72	<b>\$1,435.32</b>	<b>\$87.60</b>	<b>6.50%</b>	\$2,695.44	<b>\$2,870.65</b>	<b>\$175.21</b>	<b>6.50%</b>	\$4,043.16	<b>\$4,305.97</b>	<b>\$262.81</b>	<b>6.50%</b>
KAISER-HAWAII	\$1,006.69	<b>\$1,077.16</b>	<b>\$70.47</b>	<b>7.00%</b>	\$2,013.39	<b>\$2,154.32</b>	<b>\$140.93</b>	<b>7.00%</b>	\$3,020.08	<b>\$3,231.47</b>	<b>\$211.39</b>	<b>7.00%</b>

**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	<b>\$431.46</b>	<b>\$23.56</b>	<b>5.78%</b>	\$815.80	<b>\$862.92</b>	<b>\$47.12</b>	<b>5.78%</b>	\$1,113.07	<b>\$1,177.41</b>	<b>\$64.34</b>	<b>5.78%</b>
KAISER-NORTHWEST	\$343.68	<b>\$361.41</b>	<b>\$17.73</b>	<b>5.16%</b>	\$687.36	<b>\$722.82</b>	<b>\$35.46</b>	<b>5.16%</b>	\$1,605.94	<b>\$1,688.81</b>	<b>\$82.87</b>	<b>5.16%</b>
KAISER-COLORADO	\$232.43	<b>\$246.38</b>	<b>\$13.95</b>	<b>6.00%</b>	\$464.86	<b>\$492.76</b>	<b>\$27.90</b>	<b>6.00%</b>	\$1,848.56	<b>\$1,959.47</b>	<b>\$110.91</b>	<b>6.00%</b>
KAISER-GEORGIA	\$407.94	<b>\$428.74</b>	<b>\$20.80</b>	<b>5.10%</b>	\$815.88	<b>\$857.48</b>	<b>\$41.60</b>	<b>5.10%</b>	\$1,724.03	<b>\$1,811.96</b>	<b>\$87.93</b>	<b>5.10%</b>
KAISER-HAWAII	\$342.43	<b>\$323.96</b>	<b>-\$18.47</b>	<b>-5.39%</b>	\$684.86	<b>\$647.92</b>	<b>-\$36.94</b>	<b>-5.39%</b>	\$1,263.69	<b>\$1,195.58</b>	<b>-\$68.11</b>	<b>-5.39%</b>

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

\* 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