

# PERS MEDICAL INSURANCE

**MONTHLY RATES FOR 2026**

**EFFECTIVE 1/1/26 ~ 12.31.26**

PLAN NAMES	M&C		
	Employee Only	Employee+1 Dependent	Employee +2 or More
<b>Western Health HMO</b>	\$969.58	\$1,939.16	\$2,520.91
County Share	\$969.58	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$0.00</b>	<b>\$300.32</b>	<b>\$549.90</b>
PLAN CODE	591-1	592-2	592-3
<b>PERS Gold PPO</b>	\$1,120.58	\$2,241.16	\$2,913.51
County Share	\$1,068.84	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$51.74</b>	<b>\$602.32</b>	<b>\$942.50</b>
PLAN CODE	648-1	648-2	648-3
<b>Blue Shield Access+ HMO</b>	\$1,301.95	\$2,603.90	\$3,385.07
County Share	\$1,068.84	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$233.11</b>	<b>\$965.06</b>	<b>\$1,414.06</b>
PLAN CODE	525-1	525-2	525-3
<b>PERS Platinum PPO</b>	\$1,670.14	\$3,340.28	\$4,342.36
County Share	\$1,068.84	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$601.30</b>	<b>\$1,701.44</b>	<b>\$2,371.35</b>
PLAN CODE	657-1	657-2	657-3
<b>Anthem Blue Cross Traditional HMO</b>	\$1,612.08	\$3,224.16	\$4,191.41
County Share	\$1,068.84	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$543.24</b>	<b>\$1,585.32</b>	<b>\$2,220.40</b>
PLAN CODE	509-1	509-2	509-3
<b>Peace Officers Only</b>			
<b>PORAC PPO (Peace Officers Only)</b>	\$1,063.00	\$2,418.00	\$3,027.00
County Share	\$1,063.00	\$1,638.84	\$1,971.01
<b>Employee Share</b>	<b>\$0.00</b>	<b>\$779.16</b>	<b>\$1,055.99</b>
PLAN CODE	592-1	592-2	592-3
<b>OPT OUT</b>	<b>\$493.00</b>		

updated 02/27/2026

The employee contribution is determined through negotiations between the bargaining units and the County. See below for how employer and employee contributions were calculated.

For M&C (12. A.)

**Employee Only = 89.61 %** of the lowest cost plan and up to an additional \$200

**Employee +1 = 69.01 %** of the lowest cost plan and up to an additional \$200+\$100.63

**Employee + 2 or more 64.27 %** of the lowest cost plan and up to an additional \$200 +\$150.82