

CalPERS 2026 Regional COBRA Health Premiums

Effective Date: January 1, 2026

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

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, Yuba			
Basic Monthly COBRA Premiums			
Plan	Single	2-Party	Family
Anthem Blue Cross Select HMO	\$1,363.02	\$2,726.03	\$3,543.84
Anthem Blue Cross Traditional HMO	\$1,644.32	\$3,288.64	\$4,275.24
Blue Shield Access+ HMO	\$1,327.99	\$2,655.98	\$3,452.77
Blue Shield Access+ EPO	\$1,327.99	\$2,655.98	\$3,452.77
Blue Shield Trio HMO	\$1,189.91	\$2,379.82	\$3,093.77
Kaiser Permanente	\$1,192.24	\$2,384.47	\$3,099.82
Peace Officers Research Association of CA	\$1,084.26	\$2,466.36	\$3,087.54
PERS Gold	\$1,142.99	\$2,285.98	\$2,971.78
PERS Platinum	\$1,703.54	\$3,407.09	\$4,429.21
UnitedHealthcare SignatureValue Alliance	\$1,315.86	\$2,631.72	\$3,421.24
UnitedHealthcare SignatureValue Harmony	\$1,155.75	\$2,311.50	\$3,004.95
Western Health Advantage HMO	\$988.97	\$1,977.94	\$2,571.33

CalPERS 2026 Regional COBRA Health Premiums

Effective Date: January 1, 2026

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

Region 2			
Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura			
Basic Monthly COBRA Premiums			
Plan	Single	2-Party	Family
Anthem Blue Cross Select HMO	\$1,036.65	\$2,073.29	\$2,695.28
Anthem Blue Cross Traditional HMO	\$1,181.43	\$2,362.85	\$3,071.71
Blue Shield Access+ HMO	\$1,073.95	\$2,147.90	\$2,792.26
Blue Shield Access+ EPO	\$1,073.95	\$2,147.90	\$2,792.26
Blue Shield Trio HMO	\$955.31	\$1,910.62	\$2,483.81
Health Net Salud y Más	\$897.16	\$1,794.32	\$2,332.62
Kaiser Permanente	\$1,007.44	\$2,014.89	\$2,619.35
Peace Officers Research Association of CA	\$1,078.14	\$2,169.54	\$2,762.16
PERS Gold	\$975.41	\$1,950.81	\$2,536.06
PERS Platinum	\$1,454.76	\$2,909.53	\$3,782.38
Sharp Performance Plus	\$934.52	\$1,869.05	\$2,429.76
UnitedHealthcare SignatureValue Alliance	\$970.01	\$1,940.02	\$2,522.02
UnitedHealthcare SignatureValue Harmony	\$874.28	\$1,748.57	\$2,273.13

CalPERS 2026 Regional COBRA Health Premiums

Effective Date: January 1, 2026

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

Region 3			
Los Angeles, Riverside, San Bernardino			
Basic Monthly COBRA Premiums			
Plan	Single	2-Party	Family
Anthem Blue Cross Select HMO	\$981.93	\$1,963.87	\$2,553.03
Anthem Blue Cross Traditional HMO	\$1,151.10	\$2,302.20	\$2,992.86
Blue Shield Access+ HMO	\$936.27	\$1,872.54	\$2,434.30
Blue Shield Trio HMO	\$869.61	\$1,739.22	\$2,260.99
Health Net Salud y Más	\$754.91	\$1,509.82	\$1,962.78
Kaiser Permanente	\$988.43	\$1,976.86	\$2,569.92
Peace Officers Research Association of CA	\$1,078.14	\$2,169.54	\$2,762.16
PERS Gold	\$979.23	\$1,958.46	\$2,546.00
PERS Platinum	\$1,460.45	\$2,920.89	\$3,797.16
UnitedHealthcare SignatureValue Alliance	\$888.18	\$1,776.35	\$2,309.26
UnitedHealthcare SignatureValue Harmony	\$780.82	\$1,561.64	\$2,030.14

CalPERS 2026 Out-Of-State COBRA Health Premiums

Effective Date: January 1, 2026

COBRA premiums are calculated at 102% of the Basic premiums, but some carriers may charge less than these maximum amounts.

Out of State Basic Monthly COBRA Premiums			
Plan	Single	2-Party	Family
Kaiser Permanente Out-of-State ¹	\$1,426.94	\$2,853.88	\$3,710.05
Peace Officers Research Association of CA Out-of-State	\$1,230.12	\$2,496.96	\$2,958.00
PERS Platinum Out-of-State	\$1,438.50	\$2,876.99	\$3,740.09

¹These premiums cover all Kaiser out-of-state areas.