

CalPERS 2026 State Health Premiums (Actives and Annuitants)

Effective Date: January 1, 2026

Basic Monthly Premiums (B)												
Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Blue Cross Select HMO	\$1,090.98	181	1	1	\$2,181.96	181	2	2	\$2,836.55	181	3	3
Anthem Blue Cross Traditional HMO	\$1,372.93	180	1	1	\$2,745.86	180	2	2	\$3,569.62	180	3	3
Blue Shield Access+ HMO	\$1,088.52	141	1	1	\$2,177.04	141	2	2	\$2,830.15	141	3	3
Blue Shield EPO	\$1,088.52	191	1	1	\$2,177.04	191	2	2	\$2,830.15	191	3	3
Blue Shield Trio HMO	\$936.58	471	1	1	\$1,873.16	471	2	2	\$2,435.11	471	3	3
CA Association of Highway Patrolmen	\$1,041.70	230	1	1	\$2,021.31	230	2	2	\$2,642.58	230	3	3
California Correctional Peace Officers Association - North	\$1,200.25	256	1	1	\$2,405.37	256	2	2	\$3,247.36	256	3	3
California Correctional Peace Officers Association - South	\$989.76	266	1	1	\$1,984.32	266	2	2	\$2,681.22	266	3	3
Health Net Salud y Más	\$789.13	184	1	1	\$1,578.26	184	2	2	\$2,051.74	184	3	3
Kaiser Permanente	\$1,097.94	056	1	1	\$2,195.88	056	2	2	\$2,854.64	056	3	3
Peace Officers Research Association of CA	\$974.00	207	1	1	\$1,950.00	207	2	2	\$2,534.00	207	3	3
PERS Gold	\$1,043.37	642	1	1	\$2,086.74	642	2	2	\$2,712.76	642	3	3
PERS Platinum	\$1,512.13	645	1	1	\$3,024.26	645	2	2	\$3,931.54	645	3	3
Sharp Performance Plus	\$916.20	189	1	1	\$1,832.40	189	2	2	\$2,382.12	189	3	3
UnitedHealthcare SignatureValue Alliance	\$1,048.16	187	1	1	\$2,096.32	187	2	2	\$2,725.22	187	3	3
UnitedHealthcare SignatureValue Harmony	\$920.82	319	1	1	\$1,841.64	319	2	2	\$2,394.13	319	3	3
Western Health Advantage HMO	\$969.58	176	1	1	\$1,939.16	176	2	2	\$2,520.91	176	3	3
Medicare (M) Advantage Monthly Premiums												
Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
Anthem Medicare Preferred PPO	\$571.70	258	1	4	\$1,143.40	258	2	5	\$1,715.10	258	3	6
Anthem Medicare Preferred PPO	\$571.70	473	1	4	\$1,143.40	473	2	5	\$1,715.10	473	3	6
Blue Shield Medicare PPO	\$539.43	013	1	4	\$1,078.86	013	2	5	\$1,618.29	013	3	6
California Correctional Peace Officers Association Medicare	\$504.35	267	1	4	\$1,003.70	267	2	5	\$1,503.05	267	3	6
Kaiser Permanente Senior Advantage	\$356.83	066	1	4	\$713.66	066	2	5	\$1,070.49	066	3	6
Kaiser Permanente Senior Advantage Summit	\$426.31	468	1	4	\$852.62	468	2	5	\$1,278.93	468	3	6
Sharp Direct Advantage HMO	\$291.38	243	1	4	\$582.76	243	2	5	\$874.14	243	3	6
UnitedHealthcare Group Medicare Advantage PPO	\$481.29	163	1	4	\$962.58	163	2	5	\$1,443.87	163	3	6
Medicare (M) Supplement Monthly Premiums												
Plan	Subscriber	Plan Code	Party Code	Party Rate	Subscriber & 1 Dependent	Plan Code	Party Code	Party Rate	Subscriber & 2+ Dependents	Plan Code	Party Code	Party Rate
CA Association of Highway Patrolmen Medicare Supplement	\$787.79	231	1	4	\$1,454.66	231	2	5	\$1,850.55	231	3	6
Peace Officers Research Association of CA Medicare Supplement	\$597.00	208	1	4	\$1,322.00	208	2	5	\$1,791.00	208	3	6
PERS Gold Medicare Supplement	\$597.57	643	1	4	\$1,195.14	643	2	5	\$1,792.71	643	3	6
PERS Platinum Medicare Supplement	\$665.50	646	1	4	\$1,331.00	646	2	5	\$1,996.50	646	3	6

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Combination (Basic & Medicare Advantage) Monthly Premiums													
Plan	Subscriber in M, & 1 Dependent in B	Plan Code	Party Code	Party Rate	Subscriber in M, & 2+ Dependents in B	Plan Code	Party Code	Party Rate	Subscriber in M, 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate	
Anthem Blue Cross Select HMO and Medicare Preferred	\$1,662.68	456	4	7	\$2,317.27	456	5	8	\$1,797.99	456	6	9	
Anthem Blue Cross Traditional HMO and Medicare Preferred	\$1,944.63	309	4	7	\$2,768.39	309	5	8	\$1,967.16	309	6	9	
Blue Shield Access+ HMO and Medicare	\$1,627.95	018	4	7	\$2,281.06	018	5	8	\$1,731.97	018	6	9	
Blue Shield EPO and Medicare	\$1,627.95	028	4	7	\$2,281.06	028	5	8	\$1,731.97	028	6	9	
Blue Shield Trio HMO and Medicare	\$1,476.01	030	4	7	\$2,037.96	030	5	8	\$1,640.81	030	6	9	
California Correctional Peace Officers Association North and Medicare	\$1,709.49	676	4	7	\$2,551.48	676	5	8	\$1,845.69	676	6	9	
California Correctional Peace Officers Association South and Medicare	\$1,498.92	119	4	7	\$2,195.82	119	5	8	\$1,700.60	119	6	9	
Kaiser Permanente and Senior Advantage	\$1,454.77	120	4	7	\$2,113.53	120	5	8	\$1,372.42	120	6	9	
Kaiser Permanente and Senior Advantage Summit	\$1,524.25	472	4	7	\$2,183.01	472	5	8	\$1,511.38	472	6	9	
Sharp Performance Plus and Direct Advantage HMO	\$1,207.58	244	4	7	\$1,757.30	244	5	8	\$1,132.48	244	6	9	
UnitedHealthcare SignatureValue Alliance and Group Medicare Advantage PPO	\$1,529.45	164	4	7	\$2,158.35	164	5	8	\$1,591.48	164	6	9	
UnitedHealthcare SignatureValue Harmony and Group Medicare Advantage PPO	\$1,402.11	398	4	7	\$1,954.60	398	5	8	\$1,515.07	398	6	9	
Combination (Basic & Medicare Advantage) Monthly Premiums - Continued													
Plan	Subscriber in B, & 1 Dependent in M	Plan Code	Party Code	Party Rate	Subscriber in B, & 2+ Dependents in M	Plan Code	Party Code	Party Rate	Subscriber in B, 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate	
Anthem Blue Cross Select HMO and Medicare Preferred	\$1,662.68	456	7	10	\$2,234.38	456	8	11	\$2,317.27	456	9	12	
Anthem Blue Cross Traditional HMO and Medicare Preferred	\$1,944.63	309	7	10	\$2,516.33	309	8	11	\$2,768.39	309	9	12	
Blue Shield Access+ HMO and Medicare	\$1,627.95	018	7	10	\$2,167.38	018	8	11	\$2,281.06	018	9	12	
Blue Shield EPO and Medicare	\$1,627.95	028	7	10	\$2,167.38	028	8	11	\$2,281.06	028	9	12	
Blue Shield Trio HMO and Medicare	\$1,476.01	030	7	10	\$2,015.44	030	8	11	\$2,037.96	030	9	12	
California Correctional Peace Officers Association North and Medicare	\$1,699.60	676	7	10	\$2,198.95	676	8	11	\$2,904.72	676	9	12	
California Correctional Peace Officers Association South and Medicare	\$1,489.11	119	7	10	\$1,988.46	119	8	11	\$2,483.67	119	9	12	
Kaiser Permanente and Senior Advantage	\$1,454.77	120	7	10	\$1,811.60	120	8	11	\$2,113.53	120	9	12	
Kaiser Permanente and Senior Advantage Summit	\$1,524.25	472	7	10	\$1,950.56	472	8	11	\$2,183.01	472	9	12	
Sharp Performance Plus and Direct Advantage HMO	\$1,207.58	244	7	10	\$1,498.96	244	8	11	\$1,757.30	244	9	12	
UnitedHealthcare SignatureValue Alliance and Group Medicare Advantage PPO	\$1,529.45	164	7	10	\$2,010.74	164	8	11	\$2,158.35	164	9	12	
UnitedHealthcare SignatureValue Harmony and Group Medicare Advantage PPO	\$1,402.11	398	7	10	\$1,883.40	398	8	11	\$1,954.60	398	9	12	
Combination (Basic & Medicare Supplement) Monthly Premiums													
Plan	Subscriber in M, & 1 Dependent in B	Plan Code	Party Code	Party Rate	Subscriber in M, & 2+ Dependents in B	Plan Code	Party Code	Party Rate	Subscriber in M, 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate	
CA Association of Highway Patrolmen and Medicare Supplement	\$1,767.40	117	4	7	\$2,388.67	117	5	8	\$2,075.93	117	6	9	
Peace Officers Research Association of CA and Medicare Supplement	\$1,574.00	158	4	7	\$2,158.00	158	5	8	\$1,893.00	158	6	9	
PERS Gold and Medicare Supplement	\$1,640.94	644	4	7	\$2,266.96	644	5	8	\$1,821.16	644	6	9	
PERS Platinum and Medicare Supplement	\$2,177.63	647	4	7	\$3,084.91	647	5	8	\$2,238.28	647	6	9	
Combination (Basic & Medicare Supplement) Monthly Premiums - Continued													
Plan	Subscriber in B, & 1 Dependent in M	Plan Code	Party Code	Party Rate	Subscriber in B, & 2+ Dependents in M	Plan Code	Party Code	Party Rate	Subscriber in B, 1 Dependent in M, & 1+ Dependent in B	Plan Code	Party Code	Party Rate	
CA Association of Highway Patrolmen and Medicare Supplement	\$1,708.57	117	7	10	\$2,104.46	117	8	11	\$2,329.84	117	9	12	
Peace Officers Research Association of CA and Medicare Supplement	\$1,571.00	158	7	10	\$1,982.00	158	8	11	\$2,158.00	158	9	12	
PERS Gold and Medicare Supplement	\$1,640.94	644	7	10	\$2,238.51	644	8	11	\$2,266.96	644	9	12	
PERS Platinum and Medicare Supplement	\$2,177.63	647	7	10	\$2,843.13	647	8	11	\$3,084.91	647	9	12	