

**California Public Employees' Retirement System**  
**Health Policy and Benefits Branch**  
**June 2025**

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**Preliminary 2026 Health Maintenance Organization and  
Preferred Provider Organization Plan Premiums and  
Service Area Changes**

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**1. Overview**

Pursuant to Government Code 22865, the California Public Employees' Retirement System (CalPERS) is providing preliminary 2026 health premiums to the Joint Legislative Budget Committee, the chairpersons of the committees and subcommittees in each house of the Legislature that consider the CalPERS budget and activities, the State Controller, the Trustees of the California State University, the Department of Human Resources, the Director of Finance, and the Legislative Analyst.

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**2. Preliminary 2026 Health Premiums**

The CalPERS Health Benefits Program is governed by the Public Employees' Medical & Hospital Care Act, which requires the health premiums reasonably reflect the cost of the benefits provided. Each year, CalPERS negotiates (as part of the [annual development process](#)) with the health plans to establish a premium that covers the projected cost of providing services to our members. The health plans negotiate directly with hospitals and provider networks throughout the year for how much a hospital or provider charges for services. CalPERS does not negotiate with hospital groups or provider networks. The preliminary 2026 health premiums reflect the service area changes for the 2026 plan year.

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The 2026 Basic and Medicare plans preliminary premiums are in the tables below.

**2.1 Basic Plans: Single-Party Premiums Per Subscriber Per Month**

CalPERS uses a risk mitigation strategy to risk adjust premiums for the Basic Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans.

<b>Basic Plans</b>		<b>2025 Published Premiums</b>	<b>2026 Preliminary Premiums</b>
<b>HMO</b>	Anthem Blue Cross Select	\$1,021.71	\$1,090.98
	Anthem Blue Cross Traditional	\$1,309.07	\$1,372.93
	Blue Shield Access+	\$965.86	\$1,088.52
	Blue Shield Trio	\$909.10	\$936.58
	Health Net Salud y Más	\$753.72	\$789.13
	Kaiser Permanente	\$1,045.20	\$1,097.94
	Kaiser Permanente Out of State	\$1,422.26	\$1,398.96
	Sharp Performance Plus	\$868.45	\$916.20
	UnitedHealthcare	\$961.35	\$1,048.16
	SignatureValue Alliance		
	UnitedHealthcare	\$820.13	\$920.82
	SignatureValue Harmony		
	Western Health Advantage	\$914.27	\$969.58
<b>PPO</b>	PERS Gold	\$943.70	\$1,043.37
	PERS Platinum	\$1,335.30	\$1,512.13

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**2.2 Medicare Plans: Single-Party Premiums Per Subscriber Per Month**

Medicare plans are not included in the CalPERS risk mitigation strategy. Projected medical costs for Medicare plans are driven by the federal government and largely contingent on federal budget adjustments and costs outside of CalPERS' control.

<b>Medicare Plans</b>		<b>2025 Published Premiums</b>	<b>2026 Preliminary Premiums</b>
<b>Medicare Advantage</b>	Anthem Medicare Preferred	\$487.56	\$571.70
	Blue Shield Medicare	\$448.28	\$539.43
	Kaiser Permanente Senior Advantage	\$343.08	\$356.83
	Kaiser Permanente Senior Advantage Out of State	\$336.72	\$350.16
	Kaiser Permanente Senior Advantage Summit	\$408.31	\$426.31
	Kaiser Permanente Senior Advantage Summit Out of State	\$401.97	\$419.67
	Sharp Direct Advantage	\$272.44	\$291.38
	UnitedHealthcare Group Medicare Advantage	\$442.25	\$481.29
<b>Medicare Supplement</b>	PERS Gold Supplement	\$546.13	\$597.57
	PERS Platinum Supplement	\$584.70	\$665.50

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**3. Service Area Changes**

Below are the service area expansions for the 2026 plan year.

**Kaiser Permanente**

Kaiser Permanente's service area expansion into Monterey County (pending Kaiser's successful completion of provider contracting efforts and Department of Managed Health Care approval).

- Following Kaiser's Basic plan expansion in 12 ZIP codes in Monterey County in 2025, they propose to expand their Basic plan to the remainder of the county.
- Kaiser Senior Advantage and Summit Medicare Advantage expanding to all of Monterey County.

**Blue Shield**

Blue Shield of California proposes to replace the Trio plan in Monterey County with Access+ to ensure the long-term sustainability of the Trio product in the CalPERS portfolio.