

# PERS MEDICAL INSURANCE

MONTHLY RATES FOR 2026

EFFECTIVE 1/1/26 - 12/31/26

PLAN NAMES	Law Enforcement Management (LEM) Rates		
	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	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$0.00</b>	<b>\$146.18</b>	<b>\$448.69</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	\$1,120.58	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$0.00</b>	<b>\$448.18</b>	<b>\$841.29</b>
PLAN CODE	648-1	648-2	648-3
<b>Blue Shield Access+ HMO</b>	\$1,327.99	\$2,655.98	\$3,452.77
County Share	\$1,327.58	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$0.41</b>	<b>\$863.00</b>	<b>\$1,380.55</b>
PLAN CODE	524-1	524-2	524-3
<b>PERS Platinum PPO</b>	\$1,670.14	\$3,340.28	\$4,342.36
County Share	\$1,327.58	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$342.56</b>	<b>\$1,547.30</b>	<b>\$2,270.14</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	\$1,327.58	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$284.50</b>	<b>\$1,431.18</b>	<b>\$2,119.19</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	\$1,792.98	\$2,072.22
<b>Employee Share</b>	<b>\$0.00</b>	<b>\$625.02</b>	<b>\$954.78</b>
PLAN CODE	592-1	592-2	592-3
<b>OPT OUT</b>	<b>\$969.58</b>	<b>\$1,434.23</b>	<b>\$1,643.66</b>

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 LEM

**Employee Only = Lowest Cost Plan \*100%** and up to an additional floating \$358

**Employee +1 = Lowest Cost Plan \* 74%** and up to an additional floating \$358

**Employee + 2 or more = Lowest Cost Plan \*68 %** up to an additional floating \$358

Employee Only OPT-OUT = Lowest Cost Plan Contribution\* 75 % of the lowest cost plan and up to an additional floating \$

Employee +1 OPT-OUT = Lowest Cost Plan Contribution \* 75 % of the lowest cost plan and up to an additional floating \$

Employee + 2 OPT-OUT = Lowest Cost Plan Contribution\* 75 % of the lowest cost plan and up to an additional floating \$