



## 2026 Final Rates

### Cal-Pac Medical, Vision and Dental

		Employee Only	Employee & Spouse	Employee & Child(ren)	Family
<b>Medical Rates (Includes Vision w/ Humana):</b>					
<b>Kaiser Permanente HMO</b>	Monthly:	\$1,074	\$2,234	\$1,731	\$3,052
	Annual:	<b>\$12,888</b>	<b>\$26,808</b>	<b>\$20,772</b>	<b>\$36,624</b>
<b>Kaiser Permanente HSA-Qualified High Deductible Health Plan (HDHP) HMO</b> (Plan deductible embedded into premiums.)	Monthly:	\$982	\$2,021	\$1,691	\$2,560
	Annual:	<b>\$11,784</b>	<b>\$24,252</b>	<b>\$20,292</b>	<b>\$30,720</b>

		Employee Only	Employee & Spouse	Employee & Child(ren)	Family
<b>Vision Rates (Non-Medical Enrollees):</b>					
<b>Humana</b> (These rates are for non-medical plan participants only.)	Monthly:	\$7	\$13	\$12	\$19
	Annual:	<b>\$84</b>	<b>\$156</b>	<b>\$144</b>	<b>\$228</b>

		Employee Only	Employee & Spouse	Employee & Child(ren)	Family
<b>Dental Rates</b>					
<b>Humana DHMO (Managed Dental Care)</b>	Monthly:	\$15	\$33	\$28	\$47
	Annual:	<b>\$180</b>	<b>\$396</b>	<b>\$336</b>	<b>\$564</b>
<b>Humana PPO (PPO Low)</b>	Monthly:	\$26	\$51	\$58	\$88
	Annual:	<b>\$312</b>	<b>\$612</b>	<b>\$696</b>	<b>\$1,056</b>
<b>Humana Buy Up PPO (PPO High)</b>	Monthly:	\$47	\$93	\$113	\$171
	Annual:	<b>\$564</b>	<b>\$1,116</b>	<b>\$1,356</b>	<b>\$2,052</b>

One of the responsibilities of the California-Pacific Board of Pension & Health Benefits is to annually determine the best medical, dental and vision coverage for the participants. Working with Alliance 360, our partner for this coverage, we seek the best rates at the least disruption in services. For 2026 we are pleased that Kaiser has only a 3.5% increase in medical coverage. This is extremely good, given the volatility in the market.

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Approved by  
BPHB 10/20/25

For many years our dental and vision coverage has been provided by Guardian and VSP. On our behalf, Alliance 360 requested bids from other providers. As a result, Humana will provide our coverage: Dental PPO Low Humana Plan with an increased benefit has a 25% savings and the Dental PPO High Humana Plan has a 29% savings from the Guardian Plan. The Vision plan with Humana has about a 12% savings from VSP. The coverage will be the same and there should not be any disruption of services.

If you experience any issues, you may contact Wanda Bethea, California-Pacific Conference Benefits Manager, at (626) 568-7318 or [wbethea@calpacumc.org](mailto:wbethea@calpacumc.org).

-- Rod Sprott, Board of Pension & Health Benefits Chair