



2026 Final Rates Cal-Pac Medical, Vision and Dental

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

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

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

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.

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