



## City of Richmond 2026 Employee Medical Cost

**Region 1 Premiums** - View rates for Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba.

**NOTE:** not all plans available in all Counties. To find CalPERS health plans available in your area use: [Health Plan Search by Zip Code](#).

Each plan's contact information and summaries and evidence of coverage documents can be found on page 16 of the [Health Benefit Summary](#).

CalPERS Health Plans	Single* Employee Contribution	2-Party* Employee Contribution	Family* Employee Contribution
Anthem Blue Cross Select HMO	\$167.43	\$334.86	\$435.31
Anthem Blue Cross Traditional HMO	\$443.22	\$886.44	\$1,152.37
Blue Shield Access+ HMO	\$133.09	\$266.18	\$346.03
Blue Shield Access+ EPO	\$133.09	\$266.18	\$346.03
Blue Shield Trio HMO	NO COST	NO COST	NO COST
Kaiser Permanente HMO	NO COST	NO COST	NO COST
Western Health Advantage HMO	NO COST	NO COST	NO COST
United Healthcare Signature Value Alliance HMO	\$121.20	\$242.40	\$315.12
United Healthcare Signature Value Harmony HMO	NO COST	NO COST	NO COST
PERS Gold PPO	NO COST	NO COST	NO COST
PERS Platinum PPO	\$501.28	\$1,002.56	\$1,303.32
PORAC PPO (only available for PORAC dues paying members)	NO COST	\$80.28	NO COST

Employees covered under Fire (IAFF & RFMA) group will contribute an additional \$125/month regardless of the medical plan they are enrolled in.

Employees covered under Management/Exec Management (IPFTE) group will contribute an additional \$50/month regardless of the medical plan they are enrolled in.

**Example: IAFF employee enrolls in PERS Platinum Single. Employee's monthly out-of-pocket cost is \$626.28 (\$501.28 + \$125)**