

# Moraga-Orinda Fire District

CalPERS Health Program

Effective January 1, 2026 - December 31, 2026



## Region 1 Rates - Non-Safety Retirees (non-medicare)

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, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

HEALTH PLAN	SUBSCRIBER			SUBSCRIBER + 1			SUBSCRIBER + 2 or more		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
<b>HMO PLANS</b>									
Anthem Blue Cross Select HMO	760.74	575.55	1,336.29	1,521.73	1,150.85	2,672.58	1,978.24	1,496.11	3,474.35
Anthem Blue Cross Traditional HMO	1,036.53	575.55	1,612.08	2,073.31	1,150.85	3,224.16	2,695.30	1,496.11	4,191.41
Blue Shield Access + HMO	726.40	575.55	1,301.95	1,453.05	1,150.85	2,603.90	1,888.96	1,496.11	3,385.07
Blue Shield Access + EPO	726.40	575.55	1,301.95	1,453.05	1,150.85	2,603.90	1,888.96	1,496.11	3,385.07
Blue Shield Trio HMO	591.03	575.55	1,166.58	1,182.31	1,150.85	2,333.16	1,537.00	1,496.11	3,033.11
Kaiser Permanente	593.31	575.55	1,168.86	1,186.87	1,150.85	2,337.72	1,542.93	1,496.11	3,039.04
United Healthcare Signature Value Alliance	714.51	575.55	1,290.06	1,429.27	1,150.85	2,580.12	1,858.05	1,496.11	3,354.16
United Healthcare Signature Value Harmony	557.54	575.55	1,133.09	1,115.33	1,150.85	2,266.18	1,449.92	1,496.11	2,946.03
Western Health Advantage	394.03	575.55	969.58	788.31	1,150.85	1,939.16	1,024.80	1,496.11	2,520.91
<b>PPO PLANS</b>									
PERS Gold	545.03	575.55	1,120.58	1,090.31	1,150.85	2,241.16	1,417.40	1,496.11	2,913.51
PERS Platinum	1,094.59	575.55	1,670.14	2,189.43	1,150.85	3,340.28	2,846.25	1,496.11	4,342.36
<b>OUT OF STATE PLANS</b>									
Kaiser Permanente	823.41	575.55	1,398.96	1,647.07	1,150.85	2,797.92	2,141.19	1,496.11	3,637.30
PERS Platinum	834.74	575.55	1,410.29	1,669.73	1,150.85	2,820.58	2,170.64	1,496.11	3,666.75

**Medicare Rates - Non-Safety Retirees**  
**All Regions**

HEALTH PLAN	SUBSCRIBER			SUBSCRIBER + 1			SUBSCRIBER + 2 or more		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
<b>HMO PLANS</b>									
Kaiser Permanente Senior Advantage	0.00	575.55	356.83	0.00	1,150.85	713.66	0.00	1,496.11	1,070.49
Kaiser Permanente Senior Advantage Summit	0.00	575.55	426.31	0.00	1,150.85	852.62	0.00	1,496.11	1,278.93
Sharp Direct Advantage HMO	0.00	575.55	291.38	0.00	1,150.85	582.76	0.00	1,496.11	874.14
<b>PPO PLANS</b>									
Anthem Medicare Preferred PPO	0.00	575.55	571.70	0.00	1,150.85	1,143.40	218.99	1,496.11	1,715.10
Blue Shield Medicare PPO (Nationwide)	0.00	575.55	539.43	0.00	1,150.85	1,078.86	122.18	1,496.11	1,618.29
PERS Gold Medicare Supplement	22.02	575.55	597.57	44.29	1,150.85	1,195.14	296.60	1,496.11	1,792.71
PERS Platinum Medicare Supplement (Nationwide)	89.95	575.55	665.50	180.15	1,150.85	1,331.00	500.39	1,496.11	1,996.50
UnitedHealthcare Medicare Advantage PPO (Nationwide)	0.00	575.55	481.29	0.00	1,150.85	962.58	0.00	1,496.11	1,443.87
<b>OUT-OF-STATE PLANS</b>									
Kaiser Permanente Senior Advantage	0.00	575.55	350.16	0.00	1,150.85	700.32	0.00	1,496.11	1,050.48
Kaiser Permanente Senior Advantage Summit	0.00	575.55	419.67	0.00	1,150.85	839.34	0.00	1,496.11	1,259.01

Please note that not all health plans are available in every County.

To find available health plans by zip code, please visit the CalPERS health plan search by zip code site:

[Health Plan Search by ZIP Code - CalPERS](#)



## Region 1 Rates - Non-Safety Retirees Medicare Combination Plans

**January 1, 2026 - December 31, 2026**

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, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma,  
Stanislaus, San Mateo, San Francisco, San Joaquin, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

HEALTH PLAN	Medicare Subscriber +								
	1 Basic Dependent			2 + Basic Dependents			1 Basic & 1 Medicare Dependent		
	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium	Retiree Share	District Share	Total Premium
<b>HMO PLANS</b>									
Anthem Blue Cross Select and Medicare Supplement	757.14	1,150.85	1,907.99	1,213.65	1,496.11	2,709.76	449.06	1,496.11	1,945.17
Anthem Blue Cross Traditional and Medicare Supplement	1,032.93	1,150.85	2,183.78	1,654.92	1,496.11	3,151.03	614.54	1,496.11	2,110.65
Blue Shield Access + HMO and Medicare	690.53	1,150.85	1,841.38	1,126.44	1,496.11	2,622.55	363.92	1,496.11	1,860.03
Blue Shield Access + EPO	690.53	1,150.85	1,841.38	1,126.44	1,496.11	2,622.55	363.92	1,496.11	1,860.03
Blue Shield Trio HMO and Medicare	555.16	1,150.85	1,706.01	909.85	1,496.11	2,405.96	282.70	1,496.11	1,778.81
Kaiser Permanente Senior Advantage	374.84	1,150.85	1,525.69	730.90	1,496.11	2,227.01	0.00	1,496.11	1,414.98
Kaiser Permanente Senior Advantage Summit	444.32	1,150.85	1,595.17	800.38	1,496.11	2,296.49	57.83	1,496.11	1,553.94
United Healthcare Alliance and Medicare Advantage	620.50	1,150.85	1,771.35	1,049.28	1,496.11	2,545.39	240.51	1,496.11	1,736.62
United Healthcare Harmony and Medicare Advantage	463.53	1,150.85	1,614.38	798.12	1,496.11	2,294.23	146.32	1,496.11	1,642.43
<b>PPO PLANS</b>									
PERS Gold and Medicare Supplement	1,184.79	1,150.85	2,335.64	1,841.61	1,496.11	3,337.72	836.97	1,496.11	2,333.08
PERS Platinum and Medicare Supplement	567.30	1,150.85	1,718.15	894.39	1,496.11	2,390.50	371.38	1,496.11	1,867.49
<b>OUT-OF-STATE PLANS</b>									
Kaiser Permanente Senior Advantage	374.84	1,150.85	1,525.69	1,092.39	1,496.11	2,588.50	43.59	1,496.11	1,539.70
Kaiser Permanente Senior Advantage Summit	667.78	1,150.85	1,818.63	1,161.90	1,496.11	2,658.01	182.61	1,496.11	1,678.72
PERS Platinum and Medicare Supplement	924.94	1,150.85	2,075.79	1,425.85	1,496.11	2,921.96	681.06	1,496.11	2,177.17

HEALTH PLAN	Basic Subscriber +								
	1 Medicare Dependent			2 + Medicare Dependents			1 Basic & 1 Medicare Dependent		
	Retiree Share	District Share	Total Premium	Employee Share	District Share	Total Premium	Employee Share	District Share	Total Premium
<b>HMO PLANS</b>									
Anthem Blue Cross Select and Medicare Supplement	757.14	1,150.85	1,907.99	983.58	1,496.11	2,479.69	1,213.65	1,496.11	2,709.76
Anthem Blue Cross Traditional and Medicare Supplement	1,032.93	1,150.85	2,183.78	1,259.37	1,496.11	2,755.48	1,654.92	1,496.11	3,151.03
Blue Shield Access + HMO and Medicare	690.53	1,150.85	1,841.38	884.70	1,496.11	2,380.81	1,126.44	1,496.11	2,622.55
Blue Shield Access + EPO	690.53	1,150.85	1,841.38	884.70	1,496.11	2,380.81	1,126.44	1,496.11	2,622.55
Blue Shield Trio HMO and Medicare	555.16	1,150.85	1,706.01	749.33	1,496.11	2,245.44	909.85	1,496.11	2,405.96
Kaiser Permanente Senior Advantage	374.84	1,150.85	1,525.69	386.41	1,496.11	1,882.52	730.90	1,496.11	2,227.01
Kaiser Permanente Senior Advantage Summit	444.32	1,150.85	1,595.17	525.37	1,496.11	2,021.48	800.38	1,496.11	2,296.49
United Healthcare Alliance and Medicare Advantage	620.50	1,150.85	1,771.35	756.53	1,496.11	2,252.64	1,049.28	1,496.11	2,545.39
United Healthcare Harmony and Medicare Advantage	463.53	1,150.85	1,614.38	599.56	1,496.11	2,095.67	798.12	1,496.11	2,294.23
<b>PPO PLANS</b>									
PERS Gold and Medicare Supplement	1,184.79	1,150.85	2,335.64	1,505.03	1,496.11	3,001.14	1,841.61	1,496.11	3,337.72
PERS Platinum and Medicare Supplement	567.30	1,150.85	1,718.15	819.61	1,496.11	2,315.72	894.39	1,496.11	2,390.50
<b>OUT-OF-STATE PLANS</b>									
Kaiser Permanente Senior Advantage	598.27	1,150.85	1,749.12	603.17	1,496.11	2,099.28	1,092.39	1,496.11	2,588.50
Kaiser Permanente Senior Advantage Summit	667.78	1,150.85	1,818.63	742.19	1,496.11	2,238.30	1,161.90	1,496.11	2,658.01
PERS Platinum and Medicare Supplement	924.94	1,150.85	2,075.79	1,245.18	1,496.11	2,741.29	1,425.85	1,496.11	2,921.96