

Moraga-Orinda Fire District

CalPERS Health Program

Effective January 1, 2026 - December 31, 2026



Region 1 Rates - 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
HMO PLANS									
Anthem Blue Cross Select HMO	877.87	458.42	1,336.29	1,755.76	916.82	2,672.58	2,282.48	1,191.87	3,474.35
Anthem Blue Cross Traditional HMO	1,153.66	458.42	1,612.08	2,307.34	916.82	3,224.16	2,999.54	1,191.87	4,191.41
Blue Shield Access + HMO	843.53	458.42	1,301.95	1,687.08	916.82	2,603.90	2,193.20	1,191.87	3,385.07
Blue Shield Access + EPO	843.53	458.42	1,301.95	1,687.08	916.82	2,603.90	2,193.20	1,191.87	3,385.07
Blue Shield Trio HMO	708.16	458.42	1,166.58	1,416.34	916.82	2,333.16	1,841.24	1,191.87	3,033.11
Kaiser Permanente	710.44	458.42	1,168.86	1,420.90	916.82	2,337.72	1,847.17	1,191.87	3,039.04
United Healthcare Signature Value Alliance	831.64	458.42	1,290.06	1,663.30	916.82	2,580.12	2,162.29	1,191.87	3,354.16
United Healthcare Signature Value Harmony	674.67	458.42	1,133.09	1,349.36	916.82	2,266.18	1,754.16	1,191.87	2,946.03
Western Health Advantage	511.16	458.42	969.58	1,022.34	916.82	1,939.16	1,329.04	1,191.87	2,520.91
PPO PLANS									
PERS Gold	662.16	458.42	1,120.58	1,324.34	916.82	2,241.16	1,721.64	1,191.87	2,913.51
PERS Platinum	1,211.72	458.42	1,670.14	2,423.46	916.82	3,340.28	3,150.49	1,191.87	4,342.36
OUT OF STATE PLANS									
Kaiser Permanente	940.54	458.42	1,398.96	1,881.10	916.82	2,797.92	2,445.43	1,191.87	3,637.30
PERS Platinum	951.87	458.42	1,410.29	1,903.76	916.82	2,820.58	2,474.88	1,191.87	3,666.75

**Medicare Rates - 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
HMO PLANS									
Kaiser Permanente Senior Advantage	0.00	458.42	356.83	0.00	916.82	713.66	0.00	1,191.87	1,070.49
Kaiser Permanente Senior Advantage Summit	0.00	458.42	426.31	0.00	916.82	852.62	87.06	1,191.87	1,278.93
Sharp Direct Advantage HMO	0.00	458.42	291.38	0.00	916.82	582.76	0.00	1,191.87	874.14
PPO PLANS									
Anthem Medicare Preferred PPO	113.28	458.42	571.70	226.58	916.82	1,143.40	523.23	1,191.87	1,715.10
Blue Shield Medicare PPO (Nationwide)	0.00	458.42	539.43	0.00	916.82	1,078.86	426.42	1,191.87	1,618.29
PERS Gold Medicare Supplement	139.15	458.42	597.57	278.32	916.82	1,195.14	600.84	1,191.87	1,792.71
PERS Platinum Medicare Supplement (Nationwide)	207.08	458.42	665.50	414.18	916.82	1,331.00	804.63	1,191.87	1,996.50
UnitedHealthcare Medicare Advantage PPO (Nationwide)	22.87	458.42	481.29	45.76	916.82	962.58	252.00	1,191.87	1,443.87
OUT OF STATE PLANS									
Kaiser Permanente Senior Advantage	0.00	458.42	350.16	0.00	916.82	700.32	0.00	1,191.87	1,050.48
Kaiser Permanente Senior Advantage Summit	0.00	458.42	419.67	0.00	916.82	839.34	0.00	1,191.87	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 - 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
HMO PLANS									
Anthem Blue Cross Select and Medicare Supplement	991.17	916.82	1,907.99	1,517.89	1,191.87	2,709.76	753.30	1,191.87	1,945.17
Anthem Blue Cross Traditional and Medicare Supplement	1,266.96	916.82	2,183.78	1,959.16	1,191.87	3,151.03	918.78	1,191.87	2,110.65
Blue Shield Access + HMO and Medicare	924.56	916.82	1,841.38	1,430.68	1,191.87	2,622.55	668.16	1,191.87	1,860.03
Blue Shield Access + EPO	924.56	916.82	1,841.38	1,430.68	1,191.87	2,622.55	668.16	1,191.87	1,860.03
Blue Shield Trio HMO and Medicare	789.19	916.82	1,706.01	1,214.09	1,191.87	2,405.96	586.94	1,191.87	1,778.81
Kaiser Permanente Senior Advantage	608.87	916.82	1,525.69	1,035.14	1,191.87	2,227.01	223.11	1,191.87	1,414.98
Kaiser Permanente Senior Advantage Summit	678.35	916.82	1,595.17	1,104.62	1,191.87	2,296.49	362.07	1,191.87	1,553.94
United Healthcare Alliance and Medicare Advantage	854.53	916.82	1,771.35	1,353.52	1,191.87	2,545.39	544.75	1,191.87	1,736.62
United Healthcare Harmony and Medicare Advantage	697.56	916.82	1,614.38	1,102.36	1,191.87	2,294.23	450.56	1,191.87	1,642.43
PPO PLANS									
PERS Gold and Medicare Supplement	801.33	916.82	1,718.15	1,198.63	1,191.87	2,390.50	675.62	1,191.87	1,867.49
PERS Platinum and Medicare Supplement	1,418.82	916.82	2,335.64	2,145.85	1,191.87	3,337.72	1,141.21	1,191.87	2,333.08
OUT OF STATE PLANS									
Kaiser Permanente Senior Advantage	832.30	916.82	1,749.12	1,396.63	1,191.87	2,588.50	347.83	1,191.87	1,539.70
Kaiser Permanente Senior Advantage Summit	901.81	916.82	1,818.63	1,466.14	1,191.87	2,658.01	486.85	1,191.87	1,678.72
PERS Platinum and Medicare Supplement	1,158.97	916.82	2,075.79	1,730.09	1,191.87	2,921.96	985.30	1,191.87	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
HMO PLANS									
Anthem Blue Cross Select and Medicare Supplement	991.17	916.82	1,907.99	1,287.82	1,191.87	2,479.69	1,517.89	1,191.87	2,709.76
Anthem Blue Cross Traditional and Medicare Supplement	1,266.96	916.82	2,183.78	1,563.61	1,191.87	2,755.48	1,959.16	1,191.87	3,151.03
Blue Shield Access + HMO and Medicare	924.56	916.82	1,841.38	1,188.94	1,191.87	2,380.81	1,430.68	1,191.87	2,622.55
Blue Shield Trio and Medicare	789.19	916.82	1,706.01	1,053.57	1,191.87	2,245.44	1,214.09	1,191.87	2,405.96
Blue Shield Access + EPO	924.56	916.82	1,841.38	1,188.94	1,191.87	2,380.81	1,430.68	1,191.87	2,622.55
Kaiser Permanente Senior Advantage	608.87	916.82	1,525.69	690.65	1,191.87	1,882.52	1,035.14	1,191.87	2,227.01
Kaiser Permanente Senior Advantage Summit	678.35	916.82	1,595.17	829.61	1,191.87	2,021.48	1,104.62	1,191.87	2,296.49
United Healthcare Alliance and Medicare Advantage	854.53	916.82	1,771.35	1,060.77	1,191.87	2,252.64	1,353.52	1,191.87	2,545.39
United Healthcare Harmony and Medicare Advantage	697.56	916.82	1,614.38	903.80	1,191.87	2,095.67	1,102.36	1,191.87	2,294.23
PPO PLANS									
PERS Gold and Medicare Supplement	801.33	916.82	1,718.15	1,123.85	1,191.87	2,315.72	1,198.63	1,191.87	2,390.50
PERS Platinum and Medicare Supplement	1,418.82	916.82	2,335.64	1,809.27	1,191.87	3,001.14	2,145.85	1,191.87	3,337.72
OUT OF STATE PLANS									
Kaiser Permanente Senior Advantage	832.30	916.82	1,749.12	907.41	1,191.87	2,099.28	1,396.63	1,191.87	2,588.50
Kaiser Permanente Senior Advantage Summit	901.81	916.82	1,818.63	1,046.43	1,191.87	2,238.30	1,466.14	1,191.87	2,658.01
PERS Platinum and Medicare Supplement	1,158.97	916.82	2,075.79	1,549.42	1,191.87	2,741.29	1,730.09	1,191.87	2,921.96