

Moraga-Orinda Fire District

CalPERS Health Program

Effective January 1, 2025 - December 31, 2025



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
HMO PLANS									
Anthem Blue Cross Select	681.10	575.55	1,256.65	1,362.45	1,150.85	2,513.30	1,771.18	1,496.11	3,267.29
Anthem Blue Cross Traditional	924.85	575.55	1,500.40	1,849.95	1,150.85	3,000.80	2,404.93	1,496.11	3,901.04
Blue Shield Access + HMO	594.62	575.55	1,170.17	1,189.49	1,150.85	2,340.34	1,546.33	1,496.11	3,042.44
Blue Shield Trio	559.24	575.55	1,134.79	1,118.73	1,150.85	2,269.58	1,454.34	1,496.11	2,950.45
Kaiser Permanente	537.35	575.55	1,112.90	1,074.95	1,150.85	2,225.80	1,397.43	1,496.11	2,893.54
United Healthcare Signature Value Alliance	609.03	575.55	1,184.58	1,218.31	1,150.85	2,369.16	1,583.80	1,496.11	3,079.91
United Healthcare Signature Value Harmony	429.47	575.55	1,005.02	859.19	1,150.85	2,010.04	1,116.94	1,496.11	2,613.05
Western Health Advantage	338.72	575.55	914.27	677.69	1,150.85	1,828.54	880.99	1,496.11	2,377.10
PPO PLANS									
PERS Gold (formerly PERS Select)	438.15	575.55	1,013.70	876.55	1,150.85	2,027.40	1,139.51	1,496.11	2,635.62
PERS Platinum (formerly PERS Choice and PERS Care)	900.55	575.55	1,476.10	1,801.35	1,150.85	2,952.20	2,341.75	1,496.11	3,837.86
EPO PLANS									
Blue Shield Access + EPO	594.62	575.55	1,170.17	1,189.49	1,150.85	2,340.34	1,546.33	1,496.11	3,042.44
OUT OF STATE PLANS									
Kaiser Permanente	846.71	575.55	1,422.26	1,693.67	1,150.85	2,844.52	2,201.77	1,496.11	3,697.88
PERS Platinum (formerly PERS Choice and PERS Care)	669.00	575.55	1,244.55	1,338.25	1,150.85	2,489.10	1,739.72	1,496.11	3,235.83

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](#)

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
HMO PLANS									
Kaiser Permanente Senior Advantage	0.00	575.55	343.08	0.00	1,150.85	686.16	0.00	1,496.11	1,029.24
Kaiser Permanente Senior Advantage Summit	0.00	575.55	408.31	0.00	1,150.85	816.62	0.00	1,496.11	1,224.93
PPO PLANS									
Anthem Medicare Preferred PPO	0.00	575.55	487.56	0.00	1,150.85	975.12	0.00	1,496.11	1,462.68
Blue Shield Medicare PPO	0.00	575.55	448.28	0.00	1,150.85	896.56	0.00	1,496.11	1,344.84
PERS Gold Medicare Supplement (formerly PERS Select)	0.00	575.55	546.13	0.00	1,150.85	1,092.26	142.28	1,496.11	1,638.39
PERS Platinum Medicare Supplement (formerly PERS Choice and PERS Care)	9.15	575.55	584.70	18.55	1,150.85	1,169.40	257.99	1,496.11	1,754.10
UnitedHealthcare Medicare Advantage PPO	0.00	575.55	442.25	0.00	1,150.85	884.50	0.00	1,496.11	1,326.75



Region 1 Rates - Non-Safety Retirees Medicare Combination Plans

January 1, 2025 - December 31, 2025

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 HMO	593.36	1,150.85	1,744.21	1,002.09	1,496.11	2,498.20	233.00	1,496.11	1,729.11
Anthem Blue Cross Traditional HMO	837.11	1,150.85	1,987.96	1,392.09	1,496.11	2,888.20	379.25	1,496.11	1,875.36
Blue Shield Access + HMO	467.60	1,150.85	1,618.45	824.44	1,496.11	2,320.55	102.55	1,496.11	1,598.66
Blue Shield Trio HMO	432.22	1,150.85	1,583.07	767.83	1,496.11	2,263.94	81.32	1,496.11	1,577.43
Kaiser Permanente Senior Advantage	305.13	1,150.85	1,455.98	627.61	1,496.11	2,123.72	0.00	1,496.11	1,353.90
Kaiser Permanente Senior Advantage Summit	370.36	1,150.85	1,521.21	692.84	1,496.11	2,188.95	0.00	1,496.11	1,484.36
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	909.95	1,150.85	2,060.80	1,450.35	1,496.11	2,946.46	558.95	1,496.11	2,055.06
PERS Gold (formerly PERS Select)	408.98	1,150.85	1,559.83	671.94	1,496.11	2,168.05	204.37	1,496.11	1,700.48
United Healthcare SignatureValue Alliance PPO	475.98	1,150.85	1,626.83	841.47	1,496.11	2,337.58	99.14	1,496.11	1,595.25
United Healthcare SignatureValue Harmony Advantage PPO	296.42	1,150.85	1,447.27	554.17	1,496.11	2,050.28	0.00	1,496.11	1,487.51
EPO PLANS									
Blue Shield Access + EPO	467.60	1,150.85	1,618.45	824.44	1,496.11	2,320.55	102.55	1,496.11	1,598.66

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 HMO	593.36	1,150.85	1,744.21	735.66	1,496.11	2,231.77	1,002.09	1,496.11	2,498.20
Anthem Blue Cross Traditional HMO	837.11	1,150.85	1,987.96	979.41	1,496.11	2,475.52	1,392.09	1,496.11	2,888.20
Blue Shield Access + HMO	467.60	1,150.85	1,618.45	570.62	1,496.11	2,066.73	824.44	1,496.11	2,320.55
Blue Shield Trio HMO	432.22	1,150.85	1,583.07	535.24	1,496.11	2,031.35	767.83	1,496.11	2,263.94
Kaiser Permanente Senior Advantage HMO	305.13	1,150.85	1,455.98	302.95	1,496.11	1,799.06	627.61	1,496.11	2,123.72
Kaiser Permanente Senior Advantage Summit HMO	370.36	1,150.85	1,521.21	433.41	1,496.11	1,929.52	692.84	1,496.11	2,188.95
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	909.95	1,150.85	2,060.80	1,149.39	1,496.11	2,645.50	1,450.35	1,496.11	2,946.46
PERS Gold (formerly PERS Select)	408.98	1,150.85	1,559.83	609.85	1,496.11	2,105.96	671.94	1,496.11	2,168.05
United Healthcare SignatureValue Alliance PPO	475.98	1,150.85	1,626.83	572.97	1,496.11	2,069.08	841.47	1,496.11	2,337.58
United Healthcare SignatureValue Harmony Advantage PPO	296.42	1,150.85	1,447.27	393.41	1,496.11	1,889.52	554.17	1,496.11	2,050.28
EPO PLANS									
Blue Shield Access + EPO	467.60	1,150.85	1,618.45	570.62	1,496.11	2,066.73	824.44	1,496.11	2,320.55