

Moraga-Orinda Fire District

CalPERS Health Program

Effective January 1, 2025 - December 31, 2025



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	798.23	458.42	1,256.65	1,596.48	916.82	2,513.30	2,075.42	1,191.87	3,267.29
Anthem Blue Cross Traditional	1,041.98	458.42	1,500.40	2,083.98	916.82	3,000.80	2,709.17	1,191.87	3,901.04
Blue Shield Access + HMO	711.75	458.42	1,170.17	1,423.52	916.82	2,340.34	1,850.57	1,191.87	3,042.44
Blue Shield Trio	676.37	458.42	1,134.79	1,352.76	916.82	2,269.58	1,758.58	1,191.87	2,950.45
Kaiser Permanente	654.48	458.42	1,112.90	1,308.98	916.82	2,225.80	1,701.67	1,191.87	2,893.54
United Healthcare Signature Value Alliance	726.16	458.42	1,184.58	1,452.34	916.82	2,369.16	1,888.04	1,191.87	3,079.91
United Healthcare Signature Value Harmony	546.60	458.42	1,005.02	1,093.22	916.82	2,010.04	1,421.18	1,191.87	2,613.05
Western Health Advantage	455.85	458.42	914.27	911.72	916.82	1,828.54	1,185.23	1,191.87	2,377.10
PPO PLANS									
PERS Gold	555.28	458.42	1,013.70	1,110.58	916.82	2,027.40	1,443.75	1,191.87	2,635.62
PERS Platinum	1,017.68	458.42	1,476.10	2,035.38	916.82	2,952.20	2,645.99	1,191.87	3,837.86
EPO PLANS									
Blue Shield Access + EPO	711.75	458.42	1,170.17	1,423.52	916.82	2,340.34	1,850.57	1,191.87	3,042.44
OUT OF STATE PLANS									
Kaiser Permanente	963.84	458.42	1,422.26	1,927.70	916.82	2,844.52	2,506.01	1,191.87	3,697.88
PERS Platinum	786.13	458.42	1,244.55	1,572.28	916.82	2,489.10	2,043.96	1,191.87	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:

**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	343.08	0.00	916.82	686.16	0.00	1,191.87	1,029.24
Kaiser Permanente Senior Advantage Summit	0.00	458.42	408.31	0.00	916.82	816.62	0.00	1,191.87	1,224.93
PPO PLANS									
Anthem Medicare Preferred PPO	29.14	458.42	487.56	58.30	916.82	975.12	270.81	1,191.87	1,462.68
Blue Shield Medicare PPO	0.00	458.42	448.28	0.00	916.82	896.56	152.97	1,191.87	1,344.84
PERS Gold Medicare Supplement	87.71	458.42	546.13	175.44	916.82	1,092.26	446.52	1,191.87	1,638.39
PERS Platinum Medicare Supplement	126.28	458.42	584.70	252.58	916.82	1,169.40	562.23	1,191.87	1,754.10
UnitedHealthcare Medicare Advantage PPO	0.00	458.42	442.25	0.00	916.82	884.50	134.88	1,191.87	1,326.75



Region 1 Rates - 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	827.39	916.82	1,744.21	1,306.33	1,191.87	2,498.20	537.24	1,191.87	1,729.11
Anthem Blue Cross Traditional HMO	1,071.14	916.82	1,987.96	1,696.33	1,191.87	2,888.20	683.49	1,191.87	1,875.36
Blue Shield Access + HMO	701.63	916.82	1,618.45	1,128.68	1,191.87	2,320.55	406.79	1,191.87	1,598.66
Blue Shield Trio HMO	666.25	916.82	1,583.07	1,072.07	1,191.87	2,263.94	385.56	1,191.87	1,577.43
Kaiser Permanente Senior Advantage	539.16	916.82	1,455.98	931.85	1,191.87	2,123.72	162.03	1,191.87	1,353.90
Kaiser Permanente Senior Advantage Summit	604.39	916.82	1,521.21	997.08	1,191.87	2,188.95	292.49	1,191.87	1,484.36
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	1,143.98	916.82	2,060.80	1,754.59	1,191.87	2,946.46	863.19	1,191.87	2,055.06
PERS Gold (formerly PERS Select)	643.01	916.82	1,559.83	976.18	1,191.87	2,168.05	508.61	1,191.87	1,700.48
United Healthcare SignatureValue Alliance PPO	710.01	916.82	1,626.83	1,145.71	1,191.87	2,337.58	403.38	1,191.87	1,595.25
United Healthcare SignatureValue Harmony Advantage PPO	530.45	916.82	1,447.27	858.41	1,191.87	2,050.28	295.64	1,191.87	1,487.51
EPO PLANS									
Blue Shield Access + EPO	701.63	916.82	1,618.45	1,128.68	1,191.87	2,320.55	406.79	1,191.87	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	827.39	916.82	1,744.21	1,039.90	1,191.87	2,231.77	1,306.33	1,191.87	2,498.20
Anthem Blue Cross Traditional HMO	1,071.14	916.82	1,987.96	1,283.65	1,191.87	2,475.52	1,696.33	1,191.87	2,888.20
Blue Shield Access + HMO	701.63	916.82	1,618.45	874.86	1,191.87	2,066.73	1,128.68	1,191.87	2,320.55
Blue Shield Trio HMO	666.25	916.82	1,583.07	839.48	1,191.87	2,031.35	1,072.07	1,191.87	2,263.94
Kaiser Permanente Senior Advantage HMO	539.16	916.82	1,455.98	607.19	1,191.87	1,799.06	931.85	1,191.87	2,123.72
Kaiser Permanente Senior Advantage Summit HMO	604.39	916.82	1,521.21	737.65	1,191.87	1,929.52	997.08	1,191.87	2,188.95
PPO PLANS									
PERS Platinum (formerly PERS Choice and PERS Care)	1,143.98	916.82	2,060.80	1,453.63	1,191.87	2,645.50	1,754.59	1,191.87	2,946.46
PERS Gold (formerly PERS Select)	643.01	916.82	1,559.83	914.09	1,191.87	2,105.96	976.18	1,191.87	2,168.05
United Healthcare SignatureValue Alliance PPO	710.01	916.82	1,626.83	877.21	1,191.87	2,069.08	1,145.71	1,191.87	2,337.58
United Healthcare SignatureValue Harmony Advantage PPO	530.45	916.82	1,447.27	697.65	1,191.87	1,889.52	858.41	1,191.87	2,050.28
EPO PLANS									
Blue Shield Access + EPO	701.63	916.82	1,618.45	874.86	1,191.87	2,066.73	1,128.68	1,191.87	2,320.55