

2027 HEALTH INSURANCE PREMIUM RATES

IAFF, SEIU & MCE RATES EFFECTIVE 01/01/2027

Payroll changes take effect 12/1/2026

- 1) CCSD pays 85% of full-time employees and dependent's(s) premiums. **(Blue Shield Access+ is the district's selected "2027 lowest cost plan.")**

The Employer portion is made up of 2 components:

1a) Employer contributes the state minimum towards health care premiums (In 2027, this amount is: \$167.00).

1b) Employer contributes an additional amount over state minimum to bring its contribution to 85% of lowest cost plan.

- 2) Employee pays 15% of employees and dependent's(s) premiums **(Blue Shield Access+ is the "2027 lowest cost plan.")**

The Employee payment is made up of 2 components:

2a) Employee pays 15% of health care premiums

2b) If Employee selects a plan with a higher premium than the current year **Blue Shield Access+** premium amount, then the employee pays full differential cost of premium.

	Plan Code	Total Monthly Premium	Employer Monthly Portion	Employer Bi-Weekly Portion	Employee	
					Monthly Portion	Bi-Weekly Portion
ANTHEM BLUE CROSS TRADITIONAL HMO						
Employee Only	510	1,263.81	1,001.10	500.55	262.71	131.35
Emp. & 1 dep.	510	2,527.62	2,002.21	1,001.10	525.41	262.71
Emp. & 2+ deps.	510	3,285.91	2,602.87	1,301.44	683.04	341.52
*BLUE SHIELD ACCESS+ HMO						
Employee Only	526	1,177.77	1,001.10	500.55	176.67	88.33
Emp. & 1 dep.	526	2,355.54	2,002.21	1,001.10	353.33	176.67
Emp. & 2+ deps.	526	3,062.20	2,602.87	1,301.44	459.33	229.67
BLUE SHIELD TRIO HMO						
Employee Only	088	971.24	971.24	485.62	0.00	0.00
Emp. & 1 dep.	088	1,942.48	1,942.48	971.24	0.00	0.00
Emp. & 2+ deps.	088	2,525.22	2,525.22	1,262.61	0.00	0.00
PERS GOLD						
Employee Only	649	1,010.12	1,001.10	500.55	9.02	4.51
Emp. & 1 dep.	649	2,020.24	2,002.21	1,001.10	18.03	9.02
Emp. & 2+ deps.	649	2,626.31	2,602.87	1,301.44	23.44	11.72
PERS PLATINUM						
Employee Only	658	1,538.57	1,001.10	500.55	537.47	268.73
Emp. & 1 dep.	658	3,077.14	2,002.21	1,001.10	1,074.93	537.47
Emp. & 2+ deps.	658	4,000.28	2,602.87	1,301.44	1,397.41	698.71

*Blue Shield Access+HMO is also known as Blue Shield of CA HMO

