

## Retiree Medical Premium Rates for Plan Year 2026

## Proposed 2026 Retiree Medical Premium Rates - Kaiser (rates apply to California and Out-of-State)

| Plan                                                    | Coverage Type                                                                                          | 2025 Published Monthly Rate | 2026 Published Monthly Rate2 | Dollar Change | Percent Change |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------|---------------|----------------|
| <b>Kaiser Permanente Medicare Advantage High Option</b> | Retiree only                                                                                           | \$220.22                    | \$235.41                     | \$15.19       | 6.90%          |
|                                                         | One dependent (Medicare Eligible) - INCREMENTAL Rate                                                   | \$215.86                    | \$231.05                     | \$15.19       | 7.10%          |
|                                                         | Two dependents (Medicare Eligible) - INCREMENTAL Rate                                                  | \$431.72                    | \$462.10                     | \$30.38       | 7.10%          |
|                                                         | Retiree (>65, w/MC Part B Only)                                                                        | \$534.94                    | \$572.28                     | \$37.34       | 7.00%          |
|                                                         | One dependent (>65, w/MC Part B Only) - INCREMENTAL Rate                                               | \$530.58                    | \$567.92                     | \$37.34       | 7.10%          |
| <b>Kaiser Permanente Medicare Advantage Low Option</b>  | Retiree only                                                                                           | \$134.13                    | \$143.26                     | \$9.13        | 6.90%          |
|                                                         | One dependent (Medicare Eligible) - INCREMENTAL Rate                                                   | \$129.77                    | \$138.90                     | \$9.13        | 7.10%          |
|                                                         | Two dependents (Medicare Eligible) - INCREMENTAL Rate                                                  | \$259.54                    | \$277.80                     | \$18.26       | 7.10%          |
|                                                         | Retiree (>65, w/MC Part B Only)                                                                        | \$470.67                    | \$503.49                     | \$32.82       | 7.00%          |
|                                                         | One dependent (>65, w/MC Part B Only) - INCREMENTAL Rate                                               | \$466.31                    | \$499.13                     | \$32.82       | 7.10%          |
| <b>Kaiser Permanente Non-Medicare High Option</b>       | Retiree only                                                                                           | \$1,400.75                  | \$1,519.13                   | \$118.38      | 8.50%          |
|                                                         | One dependent (non-MC) - INCREMENTAL Rate                                                              | \$1,396.39                  | \$1,514.77                   | \$118.38      | 8.50%          |
|                                                         | Two or more dependents (non-MC) - INCREMENTAL Rate                                                     | \$2,555.39                  | \$2,772.03                   | \$216.64      | 8.50%          |
|                                                         | Retiree (>65 w/Medicare) Part A Only                                                                   | \$1,298.07                  | \$1,519.13                   | \$221.06      | 17.10%         |
|                                                         | Retiree (>65 w/Medicare) Part B Only                                                                   | \$1,606.72                  | \$1,519.13                   | -\$87.59      | -5.50%         |
|                                                         | Retiree (>65, Eligible for MC but unassigned to KP or unknown)                                         | \$1,606.72                  | \$1,519.13                   | -\$87.59      | -5.50%         |
|                                                         | Retiree (>65, No MC Part A&B or assignment unknown)                                                    | \$1,606.72                  | \$1,519.13                   | -\$87.59      | -5.50%         |
|                                                         | Each dependent (Age 65 and older, with MC Part A&B but unassigned to KP or unknown) - INCREMENTAL Rate | \$1,606.72                  | \$1,514.77                   | -\$91.95      | -5.80%         |
|                                                         | Each dependent (Age 65 and older, no MC Part A&B) - INCREMENTAL Rate                                   | \$1,606.72                  | \$1,514.77                   | -\$91.95      | -5.80%         |
| <b>Kaiser Permanente Non-Medicare Low Option</b>        | Retiree only                                                                                           | \$1,065.32                  | \$1,155.26                   | \$89.94       | 8.50%          |
|                                                         | One dependent (non-MC) - INCREMENTAL Rate                                                              | \$1,060.96                  | \$1,150.90                   | \$89.94       | 8.50%          |
|                                                         | Two or more dependents (non-MC) - INCREMENTAL Rate                                                     | \$1,941.55                  | \$2,106.15                   | \$164.60      | 8.50%          |
|                                                         | Retiree (>65 w/Medicare) Part A Only                                                                   | \$1,150.11                  | \$1,155.26                   | \$5.15        | 0.50%          |
|                                                         | Retiree (>65 w/Medicare) Part B Only                                                                   | \$1,299.64                  | \$1,155.26                   | -\$144.38     | -11.20%        |
|                                                         | Retiree (>65, Eligible for MC but unassigned to KP or unknown)                                         | \$1,463.12                  | \$1,155.26                   | -\$307.86     | -21.10%        |
|                                                         | Retiree (>65, No MC Part A&B or assignment unknown)                                                    | \$1,463.12                  | \$1,155.26                   | -\$307.86     | -21.10%        |
|                                                         | Each dependent (Age 65 and older, with MC Part A&B but unassigned to KP or unknown) - INCREMENTAL Rate | \$1,458.76                  | \$1,150.90                   | -\$307.86     | -21.20%        |
|                                                         | Each dependent (Age 65 and older, no MC Part A&B) - INCREMENTAL Rate                                   | \$1,458.76                  | \$1,150.90                   | -\$307.86     | -21.20%        |
| <b>Kaiser Permanente Non-Medicare HDHP Option</b>       | Retiree only                                                                                           | \$853.12                    | \$925.08                     | \$71.96       | 8.50%          |
|                                                         | One dependent (non-MC) - INCREMENTAL Rate                                                              | \$848.76                    | \$920.72                     | \$71.96       | 8.50%          |
|                                                         | Two or more dependents (non-MC) - INCREMENTAL Rate                                                     | \$1,553.23                  | \$1,684.92                   | \$131.69      | 8.50%          |
|                                                         | Retiree (>65 w/Medicare) Part A Only                                                                   | \$1,476.96                  | \$925.08                     | -\$551.88     | -37.40%        |
|                                                         | Retiree (>65 w/Medicare) Part B Only                                                                   | \$1,789.97                  | \$925.08                     | -\$864.89     | -48.40%        |
|                                                         | Retiree (>65, Eligible for MC but unassigned to KP or unknown)                                         | \$1,789.97                  | \$925.08                     | -\$864.89     | -48.40%        |
|                                                         | Retiree (>65, No MC Part A&B or assignment unknown)                                                    | \$1,789.97                  | \$925.08                     | -\$864.89     | -48.40%        |
|                                                         | Each dependent (Age 65 and older, with MC Part A&B but unassigned to KP or unknown) - INCREMENTAL Rate | \$1,785.61                  | \$920.72                     | -\$864.89     | -48.50%        |

## Retiree Medical Premium Rates for Plan Year 2026

## Proposed 2026 Retiree Medical Premium Rates - Kaiser (rates apply to California and Out-of-State)

| Non-California Retirees                                                        |                                                                          |                             |                             |               |                |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------|-----------------------------|---------------|----------------|
| Plan                                                                           | Coverage Type                                                            | 2025 Published Monthly Rate | 2026 Published Monthly Rate | Dollar Change | Percent Change |
| <b>Kaiser Permanente Colorado (Denver, Boulder Longmont, Colorado Springs)</b> | Subscriber (non-MC)                                                      | \$1,805.36                  | \$1,904.36                  | \$99.00       | 5.48%          |
|                                                                                | Subscriber + 1 dependent (non-MC)                                        | \$3,605.36                  | \$3,803.36                  | \$198.00      | 5.49%          |
|                                                                                | Subscriber + 2 dependent (non-MC)                                        | \$5,207.36                  | \$5,493.36                  | \$286.00      | 5.49%          |
|                                                                                | One Subscriber with Medicare                                             | \$236.79                    | \$250.74                    | \$13.95       | 5.89%          |
|                                                                                | One dependent eligible for Medicare (sub/ w MC) - INCREMENTAL Rate       | \$232.43                    | \$246.38                    | \$13.95       | 6.00%          |
|                                                                                | Two dependents, one eligible for Medicare (sub w/ MC) - INCREMENTAL Rate | \$2,033.43                  | \$2,146.38                  | \$112.95      | 5.55%          |
|                                                                                | Family, Two dependents with Medicare (includes sub w/ MC)                | \$697.29                    | \$739.14                    | \$41.85       | 6.00%          |
|                                                                                | Family, One dependent with Medicare (includes sub w/ MC)                 | \$2,265.86                  | \$2,397.12                  | \$131.26      | 5.79%          |
|                                                                                | Family, Two+ dependent non-Medicare (includes sub w/ MC)                 | \$3,635.43                  | \$3,836.44                  | \$201.01      | 5.53%          |
| <b>Kaiser Permanente OREGON</b>                                                | Subscriber (non-MC)                                                      | \$1,360.97                  | \$1,443.73                  | \$82.76       | 6.08%          |
|                                                                                | Subscriber + 1 dependent (non-MC)                                        | \$2,717.58                  | \$2,883.10                  | \$165.52      | 6.09%          |
|                                                                                | Subscriber + 2 dependent (non-MC)                                        | \$4,074.19                  | \$4,322.47                  | \$248.28      | 6.09%          |
|                                                                                | Retiree only (with MC)                                                   | \$348.04                    | \$365.77                    | \$17.73       | 5.09%          |
|                                                                                | One Dependent (with MC) - INCREMENTAL Rate                               | \$343.69                    | \$361.41                    | \$17.72       | 5.16%          |
|                                                                                | Retiree MC Subscriber + One dependent non-MC                             | \$1,704.65                  | \$1,805.14                  | \$100.49      | 5.90%          |
| <b>Kaiser Permanente WASHINGTON</b>                                            | Subscriber (non-MC)                                                      | \$1,382.65                  | \$1,623.85                  | \$241.20      | 17.44%         |
|                                                                                | Subscriber + 1 dependent (non-MC)                                        | \$1,954.72                  | \$2,296.03                  | \$341.31      | 17.46%         |
|                                                                                | Subscriber + 2 dependent (non-MC)                                        | \$2,785.34                  | \$3,272.01                  | \$486.67      | 17.47%         |
|                                                                                | Retiree only (with MC)                                                   | \$440.01                    | \$478.17                    | \$38.16       | 8.67%          |
|                                                                                | One Dependent (with MC) - INCREMENTAL Rate                               | \$435.65                    | \$473.81                    | \$38.16       | 8.76%          |

NOTE: Published rates include a \$4.36 administrative fee for retirees/subscribers

## Retiree Medical Premium Rates for Plan Year 2026

## Proposed 2026 Retiree Medical Premium Rates - Blue Shield (rates apply to California and Out-of-State)

| Plan                                                                                           | Coverage Type                                            | 2025 Published Monthly Rate | 2026 Published Monthly Rate2 | Dollar Change | Percent Change |
|------------------------------------------------------------------------------------------------|----------------------------------------------------------|-----------------------------|------------------------------|---------------|----------------|
| <b>Blue Shield 65 Plus HMO (Medicare Advantage) High Option</b>                                | Retiree only                                             | \$265.68                    | \$265.68                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent (Medicare) - INCREMENTAL Rate              | \$261.32                    | \$261.32                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (Medicare) - INCREMENTAL Rate     | \$522.64                    | \$522.64                     | \$0.00        | 0.00%          |
| <b>Blue Shield 65 Plus HMO (Medicare Advantage) Low Option</b>                                 | Retiree only                                             | \$110.07                    | \$110.07                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent (Medicare) - INCREMENTAL Rate              | \$105.71                    | \$105.71                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (Medicare) - INCREMENTAL Rate     | \$211.42                    | \$211.42                     | \$0.00        | 0.00%          |
| <b>Blue Shield Shield Signature Non-Medicare (&lt;65 and 65 &amp; older) HMO - High Option</b> | Retiree only                                             | \$1,049.02                  | \$1,049.02                   | \$0.00        | 0.00%          |
|                                                                                                | One dependent (non-Medicare) - INCREMENTAL Rate          | \$1,200.57                  | \$1,200.57                   | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (non-Medicare) - INCREMENTAL Rate | \$2,036.12                  | \$2,036.12                   | \$0.00        | 0.00%          |
| <b>Blue Shield Signature Non-Medicare (&lt;65) HMO - Low Option</b>                            | Retiree only                                             | \$862.46                    | \$862.46                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent (non-Medicare) - INCREMENTAL Rate          | \$986.12                    | \$986.12                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (non-Medicare) - INCREMENTAL Rate | \$1,672.43                  | \$1,672.43                   | \$0.00        | 0.00%          |
| <b>Blue Shield Non-Medicare (&lt;65) HMO - Trio Option</b>                                     | Retiree only                                             | \$788.14                    | \$788.14                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent (non-Medicare) - INCREMENTAL Rate          | \$900.70                    | \$900.70                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (non-Medicare) - INCREMENTAL Rate | \$1,527.57                  | \$1,527.57                   | \$0.00        | 0.00%          |
| <b>Blue Shield Non-Medicare (&lt;65 and 65 &amp; older) PPO - High Option (CA &amp; OOS)</b>   | Retiree only                                             | \$1,718.54                  | \$1,718.54                   | \$0.00        | 0.00%          |
|                                                                                                | One dependent (non-Medicare) - INCREMENTAL Rate          | \$1,759.95                  | \$1,759.95                   | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (non-Medicare) - INCREMENTAL Rate | \$3,663.84                  | \$3,663.84                   | \$0.00        | 0.00%          |
| <b>Blue Shield Non-Medicare (&lt;65) PPO - Low Option</b>                                      | Retiree only                                             | \$1,345.63                  | \$1,345.63                   | \$0.00        | 0.00%          |
|                                                                                                | One dependent (non-Medicare) - INCREMENTAL Rate          | \$1,377.06                  | \$1,377.06                   | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents (non-Medicare) - INCREMENTAL Rate | \$2,849.14                  | \$2,849.14                   | \$0.00        | 0.00%          |
| <b>Blue Shield PPO COB CA</b>                                                                  | Retiree only                                             | \$791.68                    | \$791.68                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent - INCREMENTAL Rate                         | \$787.34                    | \$787.34                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents - INCREMENTAL Rate                | \$1,574.66                  | \$1,574.66                   | \$0.00        | 0.00%          |
| <b>Blue Shield PPO Hybrid COB W/PDP FROZEN</b>                                                 | Retiree only                                             | \$791.68                    | \$791.68                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent - INCREMENTAL Rate                         | \$787.34                    | \$787.34                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents - INCREMENTAL Rate                | \$1,574.66                  | \$1,574.66                   | \$0.00        | 0.00%          |
| <b>Blue Shield PPO Hybrid COB W/PDP FROZEN (Part A only)</b>                                   | Retiree only                                             | \$1,178.95                  | \$1,178.95                   | \$0.00        | 0.00%          |
|                                                                                                | One dependent - INCREMENTAL Rate                         | \$1,174.60                  | \$1,174.60                   | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents - INCREMENTAL Rate                | \$2,349.19                  | \$2,349.19                   | \$0.00        | 0.00%          |
| <b>Blue Shield Shield Signature COB W/PDP FROZEN</b>                                           | Retiree only                                             | \$768.22                    | \$768.22                     | \$0.00        | 0.00%          |
|                                                                                                | One dependent - INCREMENTAL Rate                         | \$763.87                    | \$763.87                     | \$0.00        | 0.00%          |
|                                                                                                | Two or more dependents - INCREMENTAL Rate                | \$1,527.72                  | \$1,527.72                   | \$0.00        | 0.00%          |

NOTE: Published rates include a \$4.36 administrative fee for retirees/subscribers