

**2025 Proposed Preliminary Regional Premiums Per Subscriber Per Month (PSPM) for Public Agency and School Members**

Plan Name	Region 1			Region 2			Region 3			Out of State		
	2024 Premium	2025 Preliminary Premium with Year 2 Phase in to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premium with Year 2 Phase in to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premium with Year 2 Phase in to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premium with Year 2 Phase in to One Risk Pool	Percent Change from 2024
HMO Anthem Blue Cross Select HMO	\$1,138.86	\$1,241.74	9.03%	\$807.71	\$908.24	12.45%	\$841.13	\$906.15	7.73%	N/A	N/A	N/A
Anthem Blue Cross Traditional HMO	\$1,339.70	\$1,482.47	10.66%	\$1,034.38	\$1,097.83	6.13%	\$1,012.67	\$1,052.89	3.97%	N/A	N/A	N/A
Blue Shield Access+ HMO and EPO	\$1,076.84	\$1,156.38	7.39%	\$869.14	\$937.47	7.86%	\$756.65	\$818.90	8.23%	N/A	N/A	N/A
Blue Shield Trio HMO	\$946.84	\$1,121.38	18.43%	\$810.24	\$898.48	10.89%	\$704.69	\$729.59	3.53%	N/A	N/A	N/A
Health Net Salud y Más	N/A	N/A	N/A	\$684.77	\$814.20	18.90%	\$630.13	\$706.47	12.11%	N/A	N/A	N/A
Kaiser Permanente	\$1,021.41	\$1,099.68	7.66%	\$904.95	\$933.20	3.12%	\$865.41	\$915.59	5.80%	N/A	N/A	N/A
Kaiser Permanente Out of State	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1,312.45	\$1,422.26	8.37%
Sharp Performance Plus	N/A	N/A	N/A	\$833.24	\$858.61	3.04%	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare SignatureValue Alliance	\$1,091.13	\$1,170.85	7.31%	\$837.88	\$880.55	5.09%	\$826.44	\$856.59	3.65%	N/A	N/A	N/A
UnitedHealthcare SignatureValue Harmony	\$937.39	\$993.48	5.98%	\$792.65	\$810.39	2.24%	\$734.76	\$747.81	1.78%	N/A	N/A	N/A
Western Health Advantage HMO	\$807.23	\$903.75	11.96%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Option 1: Blue Shield of California**

PPO Anthem EPO Del Norte	\$1,314.27	\$1,546.96	17.70%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PERS Gold	\$914.82	\$1,062.32	16.12%	\$799.44	\$905.83	13.31%	\$785.28	\$909.40	15.81%	N/A	N/A	N/A
PERS Platinum	\$1,314.27	\$1,546.96	17.70%	\$1,151.50	\$1,318.71	14.52%	\$1,131.47	\$1,323.92	17.01%	\$1,146.86	\$1,303.78	13.68%

**Option 2: Anthem Blue Cross**

PPO Anthem EPO Del Norte	\$1,314.27	\$1,548.12	17.79%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PERS Gold	\$914.82	\$1,063.11	16.21%	\$799.44	\$906.63	13.41%	\$785.28	\$910.20	15.91%	N/A	N/A	N/A
PERS Platinum	\$1,314.27	\$1,548.12	17.79%	\$1,151.50	\$1,319.83	14.62%	\$1,131.47	\$1,325.04	17.11%	\$1,146.86	\$1,304.89	13.78%

Plan Name	Region 1			Region 2			Region 3			Out of State		
	2024 Premium	2025 Preliminary Premiums with Full Transition to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premiums with Full Transition to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premiums with Full Transition to One Risk Pool	Percent Change from 2024	2024 Premium	2025 Preliminary Premiums with Full Transition to One Risk Pool	Percent Change from 2024
HMO Anthem Blue Cross Select HMO	\$1,138.86	\$1,256.65	10.34%	\$807.71	\$919.00	13.78%	\$841.13	\$916.88	9.01%	N/A	N/A	N/A
Anthem Blue Cross Traditional HMO	\$1,339.70	\$1,500.40	12.00%	\$1,034.38	\$1,110.97	7.40%	\$1,012.67	\$1,065.46	5.21%	N/A	N/A	N/A
Blue Shield Access+ HMO and EPO	\$1,076.84	\$1,170.17	8.67%	\$869.14	\$948.53	9.13%	\$756.65	\$828.48	9.49%	N/A	N/A	N/A
Blue Shield Trio HMO	\$946.84	\$1,134.79	19.85%	\$810.24	\$909.10	12.20%	\$704.69	\$738.11	4.74%	N/A	N/A	N/A
Health Net Salud y Más	N/A	N/A	N/A	\$684.77	\$823.49	20.26%	\$630.13	\$714.40	13.37%	N/A	N/A	N/A
Kaiser Permanente	\$1,021.41	\$1,112.90	8.96%	\$904.95	\$944.34	4.35%	\$865.41	\$926.52	7.06%	N/A	N/A	N/A
Kaiser Permanente Out of State	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$1,312.45	\$1,422.26	8.37%
Sharp Performance Plus	N/A	N/A	N/A	\$833.24	\$868.45	4.23%	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare SignatureValue Alliance	\$1,091.13	\$1,184.58	8.56%	\$837.88	\$890.66	6.30%	\$826.44	\$866.40	4.84%	N/A	N/A	N/A
UnitedHealthcare SignatureValue Harmony	\$937.39	\$1,005.02	7.21%	\$792.65	\$819.64	3.41%	\$734.76	\$756.28	2.93%	N/A	N/A	N/A
Western Health Advantage HMO	\$807.23	\$914.27	13.26%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Option 1: Blue Shield of California**

PPO Anthem EPO Del Norte	\$1,314.27	\$1,476.10	12.31%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PERS Gold	\$914.82	\$1,013.70	10.81%	\$799.44	\$864.75	8.17%	\$785.28	\$868.15	10.55%	N/A	N/A	N/A
PERS Platinum	\$1,314.27	\$1,476.10	12.31%	\$1,151.50	\$1,258.76	9.31%	\$1,131.47	\$1,263.73	11.69%	\$1,146.86	\$1,244.55	8.52%

**Option 2: Anthem Blue Cross**

PPO Anthem EPO Del Norte	\$1,314.27	1,477.09	12.39%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PERS Gold	\$914.82	1,014.35	10.88%	\$799.44	865.44	8.26%	\$785.28	868.84	10.64%	N/A	N/A	N/A
PERS Platinum	\$1,314.27	1,477.09	12.39%	\$1,151.50	1,259.74	9.40%	\$1,131.47	1,264.71	11.78%	\$1,146.86	1,245.52	8.60%