Health Benefits Program Proposals for the 2026 Plan Year

Pension & Health Benefits Committee

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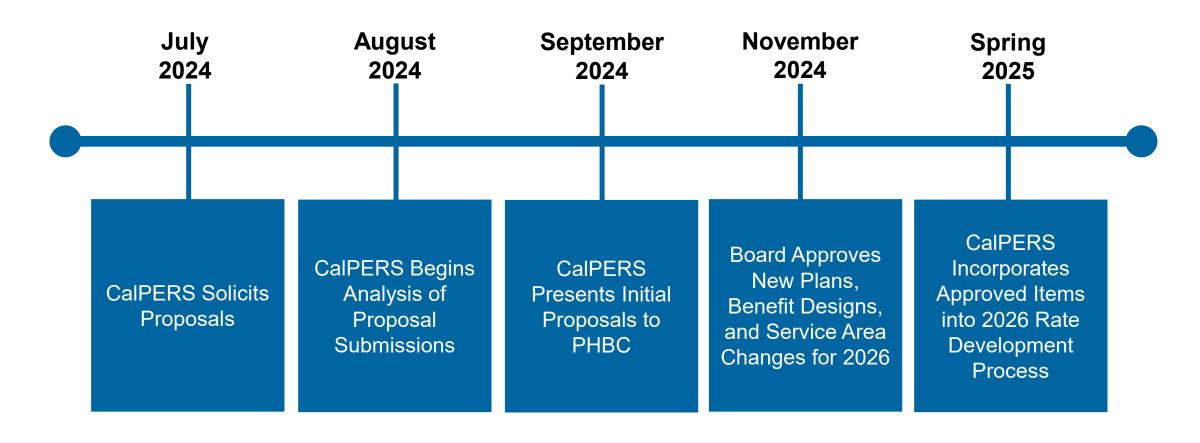


Agenda

- Timeline
- Service Area Expansions
- Benefit Design Proposal
- Next Steps



Proposals Process Timeline





Proposals Align with Strategic Goal





Kaiser – Monterey County Expansion

Monterey Expansion for 2026

- Full coverage in Monterey County (partial in 2025):
 - o Basic Plan
 - Senior Advantage Plan
 - Senior Advantage Summit Plan
- Pending successful contracting with providers, specialists, and hospitals
- Pending DMHC approval







UnitedHealthcare – SignatureValue Harmony Expansion

County Expansions for 2026

- Partial expansions into:
 - El Dorado
 - Nevada
 - Placer
 - San Joaquin
- Pending DMHC approval

> Recommend Approval





Benefit Design Proposal – AB 2843

Coverage for Treatment of Sexual Assault and Rape

- AB 2843 recently chaptered for DMHC-regulated plans
- Extend coverage for treatment of Sexual Assault and Rape with no cost sharing to PPO plans
- Benefit to go into effect 1/1/25 (earlier than 7/1/25 requirement)



Recommend Approval



Potential PPO Changes

- For consideration at PHBC in March 2025
 - Revise PERS Gold's Value-Based Insurance Design (VBID) program
 - CalPERS continues to explore whether there is a viable lower-cost Basic PPO option that could be made available for out-of-state members



Proposals Recommended for Approval

Summary of Proposals	Service Area Expansion	Benefit Design Change
1. Kaiser Permanente Expansion (Monterey County)	✓	
2. UnitedHealthcare SignatureValue Harmony Expansion (4 Counties)	✓	
3. Coverage for Treatment for Sexual Assault and Rape across HMOs and PPOs		✓



Next Steps



