

2026 Health Insurance Premiums

NAPA VALLEY COLLEGE

DISTRICT BENEFIT ALLOTMENTS, MEDICAL PREMIUMS, AND MONTHLY OUT-OF-POCKET EXPENSES FOR FULL-TIME EMPLOYEES IN THE CLASSIFICATIONS LISTED BELOW

(Allotments are based on full-time status, which is 40 hours per week or 1.0 FTE, and are prorated for less-than-full-time employees in these employee groups.)

	TENURE-TRACK/TENURED FACULTY ¹			PROBATIONARY/REGULAR CLASSIFIED STAFF ²			ADMINISTRATIVE/CONFIDENTIAL STAFF		
	<u>Single</u>	<u>2-Party</u>	<u>Family</u>	<u>Single</u>	<u>2-Party</u>	<u>Family</u>	<u>Single</u>	<u>2-Party</u>	<u>Family</u>
FT DISTRICT BENEFIT ALLOTMENT	1,168.86	\$1,168.86	\$ 1,168.86	\$ 1,168.86	\$1,168.86	\$ 1,168.86	\$ 1,168.86	\$1,168.86	\$ 1,168.86
	*Allotments Effective 12/01/25			*Allotments Effective 12/01/25			*Allotments Effective 12/01/25		

¹Full-time Faculty, Grant-Funded Faculty and Full-time Leave Replacement Faculty on an academic year contract are eligible for this benefit allotment.

²Salaried Professional Experts are eligible for this benefit allotment.

2026 CALPERS BASIC MONTHLY PREMIUM RATES FOR BAY AREA REGION

	<u>Single</u>	<u>2-Party</u>	<u>Family</u>	<u>Plan Code</u>	<u>Plans available in Napa, Lake, Solano, Sonoma and Marin Counties unless otherwise noted below. Please see ** notation below.</u>
Anthem Select HMO	\$1,336.29	\$2,672.58	\$3,474.35	506	<i>Not available in Napa, Lake, Solano, Sonoma or Marin Counties</i>
Anthem Traditional HMO	\$1,612.08	\$3,224.16	\$4,191.41	509	<i>Not available in Lake County***</i>
Blue Shield Access+ HMO	\$1,301.95	\$2,603.90	\$3,385.07	525	<i>Not available in Lake County***</i>
Kaiser HMO	\$1,168.86	\$2,337.72	\$3,039.04	533	<i>Not available in Lake County***</i>
Western Health Advantage	\$969.58	\$1,939.16	\$2,520.91	591	<i>Not available in Lake County***</i>
PERS Platinum PPO	\$1,670.14	\$3,340.28	\$4,342.36	657	
PERS Gold PPO	\$1,120.58	\$2,241.16	\$2,913.51	648	

*Allotments effective December 1, 2025 for the 2026 plan year and do not preclude further negotiation.

**Plans are available in these counties as noted. Service areas vary per county. Employee should confirm service areas within counties by using the

CalPERS Health Plan Search by Zip Code available at the following link:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

***Employees may choose a medical plan based on either their home or work zip code. Therefore, NVC employees may enroll in Kaiser, Western Health Advantage or Anthem Traditional given these plans are available in Napa County. Please note that services must be obtained within HMO service areas with exceptions for emergency services. Employees should refer to Evidence of Coverage (EOC) for specific information regarding obtaining routine and emergency services.

SEE REVERSE FOR MONTHLY OUT-OF-POCKET EXPENSES

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MONTHLY OUT-OF-POCKET EXPENSES FOR FULL-TIME EMPLOYEES ENROLLED IN PERS MEDICAL BEGINNING WITH THE DECEMBER 31, 2025 PAY WARRANT

	FACULTY			CLASSIFIED			ADMINISTRATIVE/CONFIDENTIAL		
	<u>SINGLE</u>	<u>2-PARTY</u>	<u>FAMILY</u>	<u>SINGLE</u>	<u>2-PARTY</u>	<u>FAMILY</u>	<u>SINGLE</u>	<u>2-PARTY</u>	<u>FAMILY</u>
ANTHEM SELECT HMO	\$167.43	\$1,503.72	\$2,305.49	\$167.43	\$1,503.72	\$2,305.49	\$167.43	\$1,503.72	\$2,305.49
ANTHEM TRADITIONAL HMO	\$443.22	\$2,055.30	\$3,022.55	\$443.22	\$2,055.30	\$3,022.55	\$443.22	\$2,055.30	\$3,022.55
BLUE SHIELD ACCESS+ HMO	-\$133.09	\$1,435.04	\$2,216.21	-\$133.09	\$1,435.04	\$2,216.21	-\$133.09	\$1,435.04	\$2,216.21
KAISER HMO	\$0.00	\$1,168.86	\$1,870.18	\$0.00	\$1,168.86	\$1,870.18	\$0.00	\$1,168.86	\$1,870.18
W ESTERN HEALTH ADVANTAGE	-\$199.28	\$770.30	\$1,352.05	-\$199.28	\$770.30	\$1,352.05	-\$199.28	\$770.30	\$1,352.05
PERS PLATINUM PPO	\$501.28	\$2,171.42	\$3,173.50	\$501.28	\$2,171.42	\$3,173.50	\$501.28	\$2,171.42	\$3,173.50
PERS GOLD PPO	-\$48.28	\$1,072.30	\$1,744.65	-\$48.28	\$1,072.30	\$1,744.65	-\$48.28	\$1,072.30	\$1,744.65

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DHR- 9/15/25 effective 12/01/2025.