



Personnel Committee Meeting October 2026
2027 Health & Welfare Costs

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Insurance Carrier	2027 Increase
Kaiser HMO	1.48%
UHC Signature	9.86%
Delta Dental HMO/PPO	-13%
Lincoln Financial Life Insurance	
Basic Life/AD&D	-9%
Short-Term Disability	-10%
Long-Term Disability	-10%

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2027 Benefits Cost Impact

- Net benefits cost increase is \$1,270 a month or \$15,240 a year

	MEDICAL	DENTAL	LIFE, DISABILITY, & ACCIDENTAL DEATH
Monthly	+\$3,544	-\$1,223	-\$1051
Annual	+\$42,528	-\$14,676	-\$12,612

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Changes in 2027



Maximum Medical Contribution: Increasing from \$2,285.39 to \$2,319.74



Kaiser: Added Coverage for Supplemental Specialty Footwear



Broker of Record: Transition to Alliant from Newfront



Dental, Life, and County Administrative Fees Reduced



New 2027 Benefits Guide: Expanded guidance on benefits during leaves of absence and upon termination



Enhance Paid Time Off: After 1 year of employment

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Managed Care Organization (MCO) Tax



State tax on managed care health plans that helps fund Medi-Cal



Current MCO tax: April 1, 2023-December 31, 2026



California has proposed a new MCO tax structure beginning January 1, 2027



Proposed base rate: \$8.85 per covered member per month