

AGENDA ITEM 1 D  
Consent Item

**MEMORANDUM**

**DATE:** September 4, 2025

**TO:** El Dorado County Transit Authority

**FROM:** Lenay Guidry, Human Resources Manager

**SUBJECT:** Health Plan Year 2026 Agency Contributions for Health Premiums for Unrepresented Regular and Management Employees

**REQUESTED ACTION:**  
**BY MOTION,**

**Adopt Resolution No. 25-23 defining the El Dorado County Transit Authority's health insurance premium contribution rates provided to unrepresented regular and management employees beginning January 1, 2026.**

**BACKGROUND**

The El Dorado County Transit Authority (El Dorado Transit) agency's portion of health care insurance premium contributions is established annually by resolution. El Dorado Transit contracts with the California Public Employees' Retirement System (CalPERS) to provide health care benefits for unrepresented regular and management employees.

**DISCUSSION**

Resolution No. 25-23 defines agency contributions towards health premium benefits for unrepresented regular and management employees beginning January 1, 2026.

Rates reflect medical, dental and vision coverages. Dental and vision rates will not increase for the 2026 plan year. CalPERS health rates increased 5.48% overall average across the Basic Health Maintenance Organization (HMO) plans and rates for the Basic Preferred Provider Organization (PPO) plans will see an overall average increase of 9.64%.

CalPERS attributes the primary factors behind premium increases to the rising costs of providing services and the growing use of high-cost specialty and brand-name medications.

There are no changes to the plans offered within the El Dorado County region. Open enrollment period begins September 15, 2025, and ends on October 10, 2025. Changes made during the 2025 open enrollment will take effect January 1, 2026.

## **FISCAL IMPACT**

The adopted budget for Fiscal Year 2025/26 line item - Health Insurance is \$1,770,000 for unrepresented and represented employees. The budgeted amount for unrepresented health insurance is \$862,210 of that amount.

**EL DORADO COUNTY TRANSIT AUTHORITY  
RESOLUTION NO. 25-23**

**RESOLUTION OF THE BOARD OF DIRECTORS OF THE  
EL DORADO COUNTY TRANSIT AUTHORITY DEFINING AGENCY  
CONTRIBUTIONS FOR THE 2026 CALENDAR YEAR  
HEALTH PREMIUM BENEFITS  
FOR UNREPRESENTED REGULAR AND MANAGEMENT EMPLOYEES**

**WHEREAS**, the El Dorado County Transit Authority (El Dorado Transit) has unrepresented regular employees and management employees; and

**WHEREAS**, the El Dorado County Transit Authority Personnel Policies and Procedures Manual Article 6.2 – Health Benefits/Eligibility allows El Dorado Transit to adjust contributions based upon budgetary constraints and fluctuating health care costs; and

**WHEREAS**, El Dorado Transit contracts with the California Public Employees' Retirement system (CalPERS) to provide health care benefits for its employees; and

**WHEREAS**, El Dorado Transit currently has twenty-seven (27) eligible allocated full – time positions and six (6) eligible retirees enrolled in the health plan; and

**WHEREAS**, El Dorado Transit provides dental and vision insurance through separate carriers; and

**NOW, THEREFORE BE IT RESOLVED**, that El Dorado Transit shall provide the following contribution levels over twenty-six (26) pay periods toward health plan premiums of unrepresented regular and management employees, provided sufficient funds are available effective January 1, 2026:

| <u>Full-Time Employees:</u> |            | <u>Part-Time Employees:</u> |           |
|-----------------------------|------------|-----------------------------|-----------|
| Employee Only               | \$689.82   | Employee Only               | \$517.37  |
| Employee + One              | \$1,390.31 | Employee + One              | \$1042.73 |
| Employee + Two or More      | \$1,826.09 | Employee + Two or More      | \$1369.57 |

**BE IT FURTHER RESOLVED**, that El Dorado Transit shall provide current contribution and 80% of any adjustment of the 2026 calendar year premium for health care benefits benchmarked at the 2026 PERS Premium Plan (or equivalent) for the unrepresented regular and management employees.

**PASSED AND ADOPTED BY THE GOVERNING BOARD OF THE EL DORADO COUNTY TRANSIT AUTHORITY** at a regular meeting of said Board held on the 4<sup>th</sup> day of September 2025 by the following vote.

AYES:

NOES:

ABSTAIN:

ABSENT:

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El Dorado County Transit Authority Chairperson

ATTEST:

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Megan Wilcher, Secretary to the Board

# EDCTA SPONSORED PLAN UNREPRESENTED EMPLOYEES

RATES EFFECTIVE 01/01/2026

UPDATED 08/11/2025

EDCTA MONTHLY \*  
CONTRIBUTION

EMPLOYEE MONTHLY  
CONTRIBUTION

TOTAL MONTHLY  
PREMIUM

EMPLOYEE DEDUCTION  
PER PAY PERIOD

## Anthem Blue Cross Select HMO

### FULL-TIME EMPLOYEES

|         |            |        |            |        |
|---------|------------|--------|------------|--------|
| Single  | \$1,494.61 | \$0.00 | \$1,422.49 | \$0.00 |
| 2-Party | \$3,012.34 | \$0.00 | \$2,834.48 | \$0.00 |
| Family  | \$3,956.53 | \$0.00 | \$3,721.85 | \$0.00 |

### PART-TIME EMPLOYEES

|         |            |          |            |          |
|---------|------------|----------|------------|----------|
| Single  | \$1,120.96 | \$301.53 | \$1,422.49 | \$139.17 |
| 2-Party | \$2,259.26 | \$575.23 | \$2,834.48 | \$265.49 |
| Family  | \$2,967.40 | \$754.45 | \$3,721.85 | \$348.21 |

## Anthem Blue Cross Traditional HMO

### FULL-TIME EMPLOYEES

|         |            |          |            |          |
|---------|------------|----------|------------|----------|
| Single  | \$1,494.61 | \$203.67 | \$1,698.28 | \$94.00  |
| 2-Party | \$3,012.34 | \$373.72 | \$3,386.06 | \$172.49 |
| Family  | \$3,956.53 | \$482.38 | \$4,438.91 | \$222.64 |

### PART-TIME EMPLOYEES

|         |            |            |            |          |
|---------|------------|------------|------------|----------|
| Single  | \$1,120.96 | \$577.32   | \$1,698.28 | \$266.46 |
| 2-Party | \$2,259.26 | \$1,126.81 | \$3,386.06 | \$520.06 |
| Family  | \$2,967.40 | \$1,471.51 | \$4,438.91 | \$679.16 |

## Kaiser Permanente

### FULL-TIME EMPLOYEES

|         |            |        |            |        |
|---------|------------|--------|------------|--------|
| Single  | \$1,494.61 | \$0.00 | \$1,255.06 | \$0.00 |
| 2-Party | \$3,012.34 | \$0.00 | \$2,499.62 | \$0.00 |
| Family  | \$3,956.53 | \$0.00 | \$3,286.54 | \$0.00 |

### PART-TIME EMPLOYEES

|         |            |          |            |          |
|---------|------------|----------|------------|----------|
| Single  | \$1,120.96 | \$134.10 | \$1,255.06 | \$61.89  |
| 2-Party | \$2,259.26 | \$240.37 | \$2,499.62 | \$110.94 |
| Family  | \$2,967.40 | \$319.14 | \$3,286.54 | \$147.30 |

## PERS Gold

### FULL-TIME EMPLOYEES

|         |            |        |            |        |
|---------|------------|--------|------------|--------|
| Single  | \$1,494.61 | \$0.00 | \$1,206.78 | \$0.00 |
| 2-Party | \$3,012.34 | \$0.00 | \$2,403.06 | \$0.00 |
| Family  | \$3,956.53 | \$0.00 | \$3,161.01 | \$0.00 |

### PART-TIME EMPLOYEES

|         |            |          |            |         |
|---------|------------|----------|------------|---------|
| Single  | \$1,120.96 | \$85.82  | \$1,206.78 | \$39.61 |
| 2-Party | \$2,259.26 | \$143.81 | \$2,403.06 | \$66.37 |
| Family  | \$2,967.40 | \$193.61 | \$3,161.01 | \$89.36 |

## PERS Platinum

### FULL-TIME EMPLOYEES

|         |            |          |            |          |
|---------|------------|----------|------------|----------|
| Single  | \$1,494.61 | \$261.73 | \$1,756.34 | \$120.80 |
| 2-Party | \$3,012.34 | \$489.84 | \$3,502.18 | \$226.08 |
| Family  | \$3,956.53 | \$633.33 | \$4,589.86 | \$292.31 |

### PART-TIME EMPLOYEES

|         |            |            |            |          |
|---------|------------|------------|------------|----------|
| Single  | \$1,120.96 | \$635.38   | \$1,756.34 | \$293.25 |
| 2-Party | \$2,259.26 | \$1,242.93 | \$3,502.18 | \$573.66 |
| Family  | \$2,967.40 | \$1,622.46 | \$4,589.86 | \$748.83 |

## Western Health Advantage HMO

### FULL-TIME EMPLOYEES

|         |            |        |            |        |
|---------|------------|--------|------------|--------|
| Single  | \$1,494.61 | \$0.00 | \$1,055.78 | \$0.00 |
| 2-Party | \$3,012.34 | \$0.00 | \$2,101.06 | \$0.00 |
| Family  | \$3,956.53 | \$0.00 | \$2,768.41 | \$0.00 |

### PART-TIME EMPLOYEES

|         |            |        |            |        |
|---------|------------|--------|------------|--------|
| Single  | \$1,120.96 | \$0.00 | \$1,055.78 | \$0.00 |
| 2-Party | \$2,259.26 | \$0.00 | \$2,101.06 | \$0.00 |
| Family  | \$2,967.40 | \$0.00 | \$2,768.41 | \$0.00 |

Coverage premiums include Medical, VSP Vision and Delta Dental

\* EDCTA contribution includes 2025 contribution plus, 80% of premium change using PERS Premium 2026.

\* EDCTA contribution is a maximum amount.