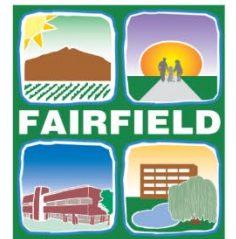


# 2026 BENEFITS (Pro-Rata)



Ready, Set, Enroll!



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*Date: 9/24/2025*

# Understanding Pro-Rata Benefit Premiums



As a pro-rata employee, your benefit premiums are adjusted to suit your working hours. We recognize that understanding how your pro-rata benefits are calculated might seem complex, especially when compared to the calculations used for full-time employees. This section of the benefits guide is designed specifically to demystify this process.

On the following page, you will find detailed explanations of the terms we use, the equations that determine your premiums, and explanations to walk you through these calculations. Our aim is to provide you with complete clarity on how and why your benefit premiums differ, ensuring that you can fully understand the cost of the benefits you receive.

We encourage you to read the following section carefully and reach out with any questions you may have. Our HR benefits team is here to assist you in understanding these calculations and to help you make the most out of your benefits package!

## City Contribution

### Equation

$1.0 \text{ FTE City Monthly Contribution} - 1.0 \text{ FTE City Monthly Contribution} (1 - \text{Pro-Rata Factor}) = \text{Pro-Rata City Monthly Contribution}$

### Explanation

**1.0 FTE City Monthly Contribution:** This is the amount the city contributes towards the insurance premium for a full-time employee (1.0 Full-Time Equivalent or FTE).

**Pro-Rata Factor:** This factor is used to adjust the contribution based on the employee's work schedule compared to a full-time schedule. For example, if an employee works half-time (0.5 FTE), the pro-rata factor would be 0.5.

**Calculation:** To find the City's contribution for employees who work on a pro-rated basis, multiply the full-time City contribution by the pro-rata factor. Subtract this amount from the full-time City contribution to get the City's pro-rated contribution. The formula calculates how much the City will contribute considering the employee's pro-rata FTE status.

## Employee Contribution

### Equation

$\text{Total Monthly Premium} - \text{Pro-Rata City Monthly Contribution} = \text{Pro-Rata Employee Monthly Contribution}$

### Explanation

**Total Monthly Premium:** This is the total monthly cost of the insurance premium, including the City and employee contribution.

**Pro-Rata City Monthly Contribution:** This is the contribution amount by the City for a pro-rata employee, as calculated in the City Contribution Equation.

**Calculation:** To determine how much the employee needs to pay each month, subtract the pro-rata City monthly contribution from the total monthly premium. This difference is what the employee must contribute towards the premium.

## .75 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$748.98	\$366.27
• Two Party	\$2,230.50	\$1,498.01	\$732.50
• Family	\$3,156.15	\$2,119.67	\$1,036.47
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$748.30	\$305.80
• Two Party	\$2,108.20	\$1,496.61	\$611.59
• Family	\$2,983.10	\$2,117.69	\$865.41
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$598.31	\$199.44
• Two Party	\$1,595.48	\$1,196.61	\$398.87
• Family	\$2,257.60	\$1,693.20	\$564.40
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$690.90	\$230.30
• Two Party	\$1,842.60	\$1,381.95	\$460.65
• Family	\$2,607.40	\$1,955.55	\$651.84
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$664.58	\$221.52
• Two Party	\$1,772.40	\$1,329.30	\$443.10
• Family	\$2,508.00	\$1,881.00	\$627.00
<b>SHP DHMO</b>			
• Single	\$733.90	\$550.43	\$183.46
• Two Party	\$1,468.00	\$1,101.00	\$367.00
• Family	\$2,077.30	\$1,557.98	\$519.33
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$702.03	\$234.01
• Two Party	\$1,861.80	\$1,363.83	\$497.97
• Family	\$2,637.08	\$1,877.84	\$759.25
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$637.37	\$212.46
• Two Party	\$1,699.64	\$1,274.73	\$424.91
• Family	\$2,407.40	\$1,805.55	\$601.84
<b>WHA DHMO</b>			
• Single	\$640.70	\$480.53	\$160.17
• Two Party	\$1,274.36	\$955.77	\$318.59
• Family	\$1,805.02	\$1,353.77	\$451.26

## .75 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$577.90	\$537.35
• Two Party	\$2,230.50	\$1,155.80	\$1,074.71
• Family	\$3,156.15	\$1,635.47	\$1,520.67
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$577.19	\$476.90
• Two Party	\$2,108.20	\$1,154.38	\$953.82
• Family	\$2,983.10	\$1,633.47	\$1,349.63
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$555.93	\$241.81
• Two Party	\$1,595.48	\$1,111.87	\$483.61
• Family	\$2,257.60	\$1,573.31	\$684.30
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$581.03	\$340.16
• Two Party	\$1,842.60	\$1,162.06	\$680.54
• Family	\$2,607.40	\$1,644.33	\$963.07
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$588.70	\$297.40
• Two Party	\$1,772.40	\$1,177.39	\$595.01
• Family	\$2,508.00	\$1,666.02	\$841.98
<b>SHP DHMO</b>			
• Single	\$733.90	\$550.43	\$183.48
• Two Party	\$1,468.00	\$1,101.00	\$367.00
• Family	\$2,077.30	\$1,557.98	\$519.33
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$573.47	\$362.56
• Two Party	\$1,861.80	\$1,146.58	\$715.22
• Family	\$2,637.08	\$1,622.32	\$1,014.76
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$571.90	\$277.92
• Two Party	\$1,699.64	\$1,143.43	\$556.21
• Family	\$2,407.40	\$1,617.86	\$789.53
<b>WHA DHMO</b>			
• Single	\$640.70	\$480.53	\$160.18
• Two Party	\$1,274.36	\$955.77	\$318.59
• Family	\$1,805.02	\$1,353.77	\$451.25

## .75 FTE Monthly Dental Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$22.83	\$32.31
• Two Party	\$100.28	\$39.80	\$60.48
• Family	\$147.60	\$79.31	\$68.29
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$22.83	\$39.83
• Two Party	\$113.84	\$39.80	\$74.04
• Family	\$167.69	\$79.31	\$88.38
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$14.87	\$5.23
• Two Party	\$35.80	\$26.78	\$9.02
• Family	\$52.80	\$39.47	\$13.34
Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$23.54	\$31.60
• Two Party	\$100.28	\$41.34	\$58.94
• Family	\$147.60	\$81.54	\$66.06
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$23.54	\$39.12
• Two Party	\$113.84	\$41.34	\$72.50
• Family	\$167.69	\$81.54	\$86.15
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$14.97	\$5.13
• Two Party	\$35.80	\$26.85	\$8.95
• Family	\$52.80	\$39.60	\$13.20

## .75 FTE Monthly Vision Contributions

Plans	2025 Premium Rates	All Employees Except FPOA	
		City Contribution	Employee Contribution
<b>Base</b>			
• Single	\$4.43	\$3.32	\$1.11
• Two Party	\$8.98	\$6.74	\$2.24
• Family	\$14.48	\$10.86	\$3.62
<b>Premier</b>			
• Single	\$8.17	\$3.26	\$4.91
• Two Party	\$16.49	\$6.62	\$9.87
• Family	\$26.55	\$10.67	\$15.88

## .6 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$599.18	\$516.07
• Two Party	\$2,230.50	\$1,198.40	\$1,032.10
• Family	\$3,156.15	\$1,695.74	\$1,460.41
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$598.64	\$455.46
• Two Party	\$2,108.20	\$1,197.29	\$910.91
• Family	\$2,983.10	\$1,694.15	\$1,288.95
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$478.64	\$319.10
• Two Party	\$1,595.48	\$957.29	\$638.19
• Family	\$2,257.60	\$1,354.56	\$903.04
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$552.72	\$368.48
• Two Party	\$1,842.60	\$1,105.56	\$737.04
• Family	\$2,607.40	\$1,564.44	\$1,042.96
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$531.66	\$354.44
• Two Party	\$1,772.40	\$1,063.44	\$708.96
• Family	\$2,508.00	\$1,504.80	\$1,003.20
<b>SHP DHMO</b>			
• Single	\$733.90	\$440.34	\$293.56
• Two Party	\$1,468.00	\$880.80	\$587.20
• Family	\$2,077.30	\$1,246.38	\$830.92
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$561.62	\$374.42
• Two Party	\$1,861.80	\$1,091.06	\$770.74
• Family	\$2,637.08	\$1,502.27	\$1,134.81
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$509.89	\$339.93
• Two Party	\$1,699.64	\$1,019.78	\$679.86
• Family	\$2,407.40	\$1,444.44	\$962.96
<b>WHA DHMO</b>			
• Single	\$640.70	\$384.42	\$256.28
• Two Party	\$1,274.36	\$764.62	\$509.74
• Family	\$1,805.02	\$1,083.01	\$722.01

## .6 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$462.32	\$652.93
• Two Party	\$2,230.50	\$924.64	\$1,305.86
• Family	\$3,156.15	\$1,308.38	\$1,847.77
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$461.75	\$592.35
• Two Party	\$2,108.20	\$923.50	\$1,184.70
• Family	\$2,983.10	\$1,306.78	\$1,676.32
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$444.74	\$353.00
• Two Party	\$1,595.48	\$889.49	\$705.99
• Family	\$2,257.60	\$1,258.64	\$998.96
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$464.83	\$456.37
• Two Party	\$1,842.60	\$929.65	\$912.95
• Family	\$2,607.40	\$1,315.46	\$1,291.94
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$470.96	\$415.14
• Two Party	\$1,772.40	\$941.91	\$830.49
• Family	\$2,508.00	\$1,332.82	\$1,175.18
<b>SHP DHMO</b>			
• Single	\$733.90	\$440.34	\$293.56
• Two Party	\$1,468.00	\$880.80	\$587.20
• Family	\$2,077.30	\$1,246.38	\$830.92
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$458.78	\$477.26
• Two Party	\$1,861.80	\$917.26	\$944.54
• Family	\$2,637.08	\$1,297.85	\$1,339.23
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$457.52	\$392.30
• Two Party	\$1,699.64	\$914.74	\$784.90
• Family	\$2,407.40	\$1,294.29	\$1,113.11
<b>WHA DHMO</b>			
• Single	\$640.70	\$384.42	\$256.28
• Two Party	\$1,274.36	\$764.62	\$509.74
• Family	\$1,805.02	\$1,083.01	\$722.01

## .6 FTE Monthly Dental Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$18.26	\$36.88
• Two Party	\$100.28	\$31.84	\$68.44
• Family	\$147.60	\$63.44	\$84.16
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$18.26	\$44.40
• Two Party	\$113.84	\$31.84	\$82.00
• Family	\$167.69	\$63.44	\$104.25
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$11.90	\$8.20
• Two Party	\$35.80	\$21.42	\$14.38
• Family	\$52.80	\$31.57	\$21.23
Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$18.83	\$36.31
• Two Party	\$100.28	\$33.07	\$67.21
• Family	\$147.60	\$65.23	\$82.37
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$18.83	\$43.83
• Two Party	\$113.84	\$33.07	\$80.77
• Family	\$167.69	\$65.23	\$102.46
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$11.98	\$8.12
• Two Party	\$35.80	\$21.48	\$14.32
• Family	\$52.80	\$31.68	\$21.12

## .6 FTE Monthly Vision Contributions

Plans	2025 Premium Rates	All Employees Except FPOA	
		City Contribution	Employee Contribution
<b>Base</b>			
• Single	\$4.43	\$2.66	\$1.77
• Two Party	\$8.98	\$5.39	\$3.59
• Family	\$14.48	\$8.69	\$5.79
<b>Premier</b>			
• Single	\$8.17	\$2.60	\$5.57
• Two Party	\$16.49	\$5.29	\$11.20
• Family	\$26.55	\$8.53	\$18.02

## .5 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$499.32	\$615.93
• Two Party	\$2,230.50	\$998.67	\$1,231.83
• Family	\$3,156.15	\$1,413.12	\$1,743.03
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$498.87	\$555.23
• Two Party	\$2,108.20	\$997.74	\$1,110.46
• Family	\$2,983.10	\$1,411.80	\$1,571.30
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$398.87	\$398.87
• Two Party	\$1,595.48	\$797.74	\$797.74
• Family	\$2,257.60	\$1,128.80	\$1,128.80
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$460.60	\$460.60
• Two Party	\$1,842.60	\$921.30	\$921.30
• Family	\$2,607.40	\$1,303.70	\$1,303.70
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$443.05	\$443.05
• Two Party	\$1,772.40	\$886.20	\$886.20
• Family	\$2,508.00	\$1,254.00	\$1,254.00
<b>SHP DHMO</b>			
• Single	\$733.90	\$366.95	\$366.95
• Two Party	\$1,468.00	\$734.00	\$734.00
• Family	\$2,077.30	\$1,038.65	\$1,038.65
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$468.02	\$468.02
• Two Party	\$1,861.80	\$909.22	\$952.58
• Family	\$2,637.08	\$1,251.89	\$1,385.19
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$424.91	\$424.91
• Two Party	\$1,699.64	\$849.82	\$849.82
• Family	\$2,407.40	\$1,203.70	\$1,203.70
<b>WHA DHMO</b>			
• Single	\$640.70	\$320.35	\$320.35
• Two Party	\$1,274.36	\$637.18	\$637.18
• Family	\$1,805.02	\$902.51	\$902.51

## .5 FTE Monthly Medical Contributions

Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>Kaiser Permanente \$15 HMO</b>			
• Single	\$1,115.25	\$385.27	\$729.99
• Two Party	\$2,230.50	\$770.53	\$1,459.97
• Family	\$3,156.15	\$1,090.32	\$2,065.84
<b>Kaiser Permanente \$35 HMO</b>			
• Single	\$1,054.10	\$384.80	\$669.31
• Two Party	\$2,108.20	\$769.59	\$1,338.61
• Family	\$2,983.10	\$1,088.98	\$1,894.12
<b>Kaiser Permanente Virtual Complete</b>			
• Single	\$797.74	\$370.62	\$427.12
• Two Party	\$1,595.48	\$741.25	\$854.23
• Family	\$2,257.60	\$1,048.87	\$1,208.73
<b>SHP \$10 HMO</b>			
• Single	\$921.20	\$387.36	\$533.85
• Two Party	\$1,842.60	\$774.71	\$1,067.89
• Family	\$2,607.40	\$1,096.22	\$1,511.18
<b>SHP \$20 HMO</b>			
• Single	\$886.10	\$392.47	\$493.64
• Two Party	\$1,772.40	\$784.93	\$987.47
• Family	\$2,508.00	\$1,110.68	\$1,397.32
<b>SHP DHMO</b>			
• Single	\$733.90	\$366.95	\$366.95
• Two Party	\$1,468.00	\$734.00	\$734.00
• Family	\$2,077.30	\$1,038.65	\$1,038.65
<b>WHA \$15 HMO</b>			
• Single	\$936.04	\$382.32	\$553.73
• Two Party	\$1,861.80	\$764.39	\$1,097.41
• Family	\$2,637.08	\$1,081.55	\$1,555.54
<b>WHA \$40 HMO</b>			
• Single	\$849.82	\$381.27	\$468.56
• Two Party	\$1,699.64	\$762.29	\$937.35
• Family	\$2,407.40	\$1,078.58	\$1,328.83
<b>WHA DHMO</b>			
• Single	\$640.70	\$320.35	\$320.35
• Two Party	\$1,274.36	\$637.18	\$637.18
• Family	\$1,805.02	\$902.51	\$902.51

## .5 FTE Monthly Dental Contributions

Plans	2025 Premium Rates	FEA / Confidential Non-Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$15.22	\$39.92
• Two Party	\$100.28	\$26.54	\$73.74
• Family	\$147.60	\$52.87	\$94.73
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$15.22	\$47.44
• Two Party	\$113.84	\$26.54	\$87.30
• Family	\$167.69	\$52.87	\$114.82
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$9.92	\$10.18
• Two Party	\$35.80	\$17.85	\$17.95
• Family	\$52.80	\$26.31	\$26.49
Plans	2025 Premium Rates	FGMA / Confidential Managers	
		City Contribution	Employee Contribution
<b>PPO Buy-Up 1 - PPO+Premier 1500</b>			
• Single	\$55.14	\$15.70	\$39.44
• Two Party	\$100.28	\$27.56	\$72.72
• Family	\$147.60	\$54.36	\$93.24
<b>PPO Buy-Up 1 - PPO+Premier 2500</b>			
• Single	\$62.66	\$15.70	\$46.96
• Two Party	\$113.84	\$27.56	\$86.28
• Family	\$167.69	\$54.36	\$113.33
<b>HMO - DeltaCare</b>			
• Single	\$20.10	\$9.98	\$10.12
• Two Party	\$35.80	\$17.90	\$17.90
• Family	\$52.80	\$26.40	\$26.40

## .5 FTE Monthly Vision Contributions

Plans	2025 Premium Rates	All Employees Except FPOA	
		City Contribution	Employee Contribution
<b>Base</b>			
• Single	\$4.43	\$2.22	\$2.21
• Two Party	\$8.98	\$4.49	\$4.49
• Family	\$14.48	\$7.24	\$7.24
<b>Premier</b>			
• Single	\$8.17	\$2.17	\$6.00
• Two Party	\$16.49	\$4.41	\$12.08
• Family	\$26.55	\$7.11	\$19.44