

San Francisco Health Service System Health Service Board

Rates & Benefits

Review and Approve Kaiser Permanente (California)
Medical/Rx Fully Insured HMO Plans 2027 Rates and
Contributions

Presented by Mike Clarke, Lead Actuary

June 11, 2026

Agenda

- **Recommendation for HSB Action**
- **Kaiser HMO Plans 2027 Rating Work-Up and Recent Renewals History**
- **Kaiser 2027 HMO Plan Rating – Renewal Summary**
- **2027 Monthly Rate Cards for Kaiser California HMO Plan**
 - Active Employees (93/93/83 and 100/96/83 contribution strategies)
 - Non-Medicare Retirees (per City Charter employer contribution guidance)
 - Medicare Retirees (per City Charter employer contribution guidance)
- **Recommendation for HSB Action**

1

Recommendation for HSB Action

Kaiser California HMO Plans

Kaiser California HMO 2027 Plan Rating

Recommendation for HSB Action

Staff recommends that the Health Service Board (HSB) accept:

- 1) The Kaiser Permanente (Kaiser) CA HMO Plan as outlined in this material as well as the 2027 monthly rate cards which includes a 7.26% increase, and;
- 2) The Kaiser Permanente Senior Advantage (KPSA) Plan as outlined in this material as well as the 2027 monthly rate cards which includes a 2.21% increase.

2

Kaiser HMO Plans 2027 Rating Work-Up and Recent Renewals History

Kaiser HMO Plans: Recent Renewals History

Below is a 5-year summary of total rate cost increase for San Francisco Health Service System (SFHSS) Kaiser HMO Plans for Non-Medicare (active employee / non-Medicare retiree) and Medicare retiree populations. The figures below incorporate all rating elements including plan costs, the SFHSS sustainability fund charge, and VSP Basic Vision plan costs.

| | 2023 | 2024 | 2025 | 2026 | 2027 (Proposed) |
|--------------------------------|-------|-------|------|------|--------------------|
| Kaiser Non-Medicare HMO | 3.9% | 12.5% | 5.4% | 9.9% | 7.3% |
| KPSA Medicare HMO | -1.9% | 6.2% | 8.7% | 9.3% | -2.2% |

Kaiser HMO 2027 Rating

Non-Medicare Lives Renewal Summary

- 2027 Kaiser HMO premiums for active employees and non-Medicare retirees for 2027 are increasing by 7.26% for medical and pharmacy coverage.
 - This follows a 9.88% rate increase that occurred for the 2026 plan year.
- Rating development for the 2027 plan year reflects primarily the increase in plan experience from the 2024 and 2025 plan years which was reviewed with the HSB at the April 9 meeting.
- Kaiser's rate development methodology enterprise-wide has moved from incorporating the most recent 12 months of available experience in prior renewals, to now incorporating the most recent 24 months of available experience starting with 2027 renewals.

3

Kaiser 2027 HMO Plan Rating — Renewal Summary

Kaiser HMO 2027 Rates and Contributions

Rate Card Information

- When setting the total rate card premiums for Kaiser active employee and retiree plans, the following SFHSS costs are included:
 - Kaiser fully insured medical/prescription drug premiums;
 - VSP Basic Plan vision premiums which remain at 2026 levels; and
 - The SFHSS Healthcare Sustainability Fund charge of \$6.00 per employee/ retiree per month (PEPM), which remains at the 2026 level.
- Retiree rate cards include employer contribution amounts based upon City Charter provisions, including:
 - The monthly 10-County Average;
 - “Actuarial Difference”; and
 - Prop. E employer contribution components.

Kaiser HMO 2027 Rates and Contributions (continued)

Rate Card Information

- Kaiser plan 2027 rate cards are presented on the following pages for these population segments:
 - Active employee rate cards in this presentation are shown for the two most common employer contribution strategies as of the start of this year for the City and County of San Francisco (93/93/83 and 100/96/83).
 - Retiree rate cards in this presentation are shown for retirees who earn the maximum City contribution levels based on dates of hire and length of service — with employer contributions determined based on formulas outlined in the City Charter.
- Comparisons of member contributions from 2026 to 2027 are included in the tables that follow.

Kaiser HMO 2027 Rates and Contributions (continued)

Rate Card Information

Retiree Medical Contributions in Rate Cards

- The retiree rate cards presented in this document reflect the maximum employer contributions for retiree medical coverage presently available to:
 - Retired employees eligible for health benefits hired on or before January 9, 2009;
 - Retired persons who retired for disability; and
 - Surviving spouses or surviving domestic partners of active employees who died in the line of duty.
- Retiree medical coverage — but no employer contribution — is available to retired employees hired on or after January 10, 2009, with at least 5 but less than 10 years of Credited Service with the Employers, and their surviving spouses or surviving domestic partners.

Kaiser HMO 2027 Rates and Contributions (continued)

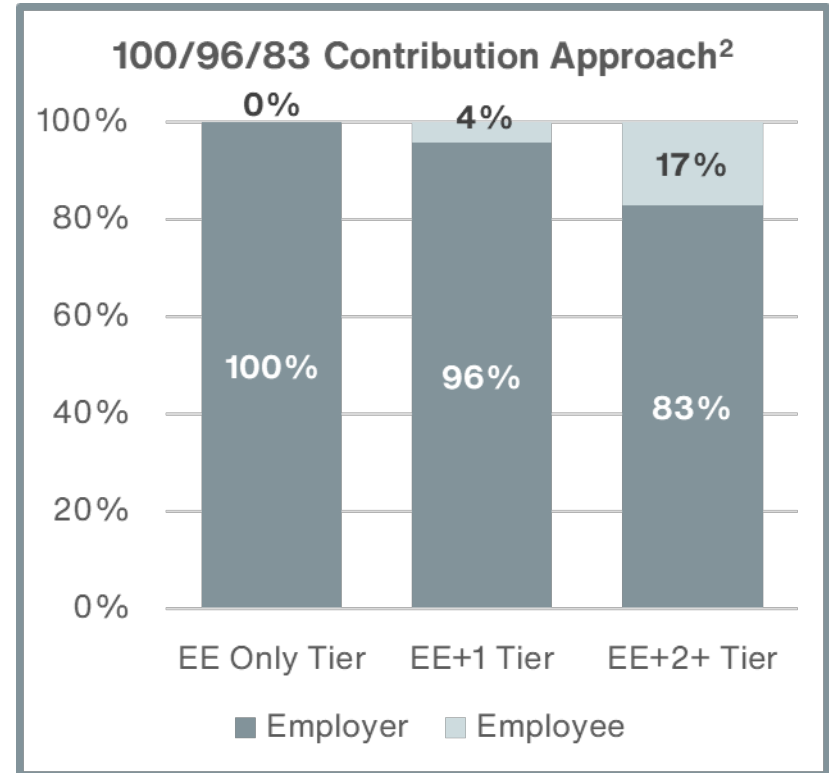
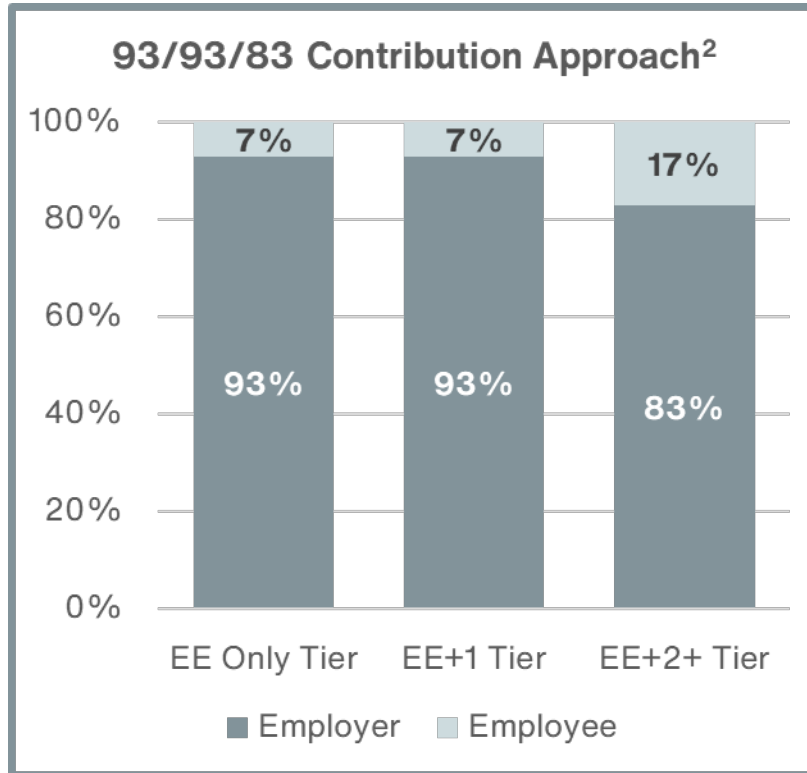
Rate Card Information

Retiree Medical Contributions in Rate Cards

- Retiree medical coverage at the 50% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 10 years but less than 15 years of Credited Service with the Employers.
 - This segment of retirees will receive 50% of the maximum employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.
- Retiree medical coverage at the 75% employer Charter-contribution rate is available to retired employees hired on or after January 10, 2009, with greater than 15 years but less than 20 years of Credited Service with the Employers.
 - This segment of retirees will receive 75% of the maximum employer Charter contribution for each retiree medical plan and coverage tier as reflected in the following rate cards.

Active Employees (CCSF¹)

Segmenting Total Cost Rates into Employer and Member Contributions



¹ City and County of San Francisco (CCSF) MOU contribution sharing approaches shown above; other employers in SFHSS plans have their employer-specific contribution sharing methodologies for active employees.

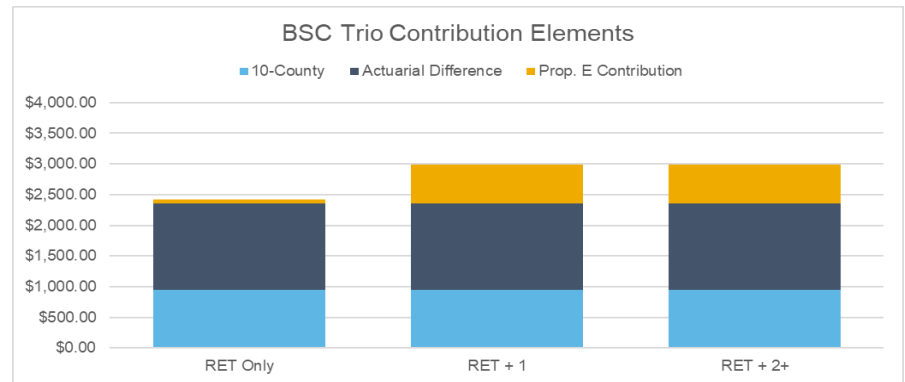
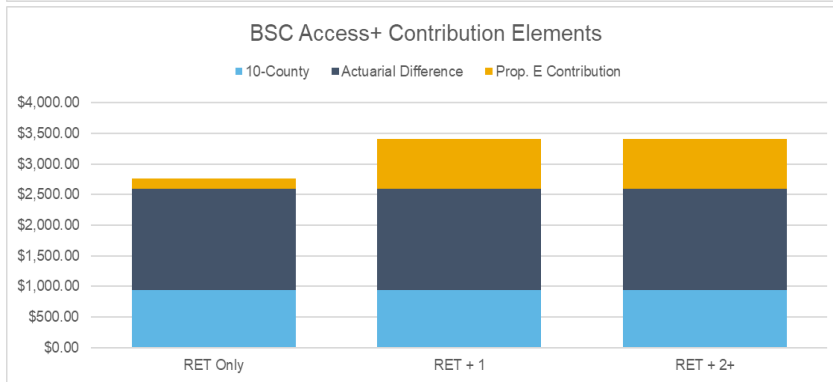
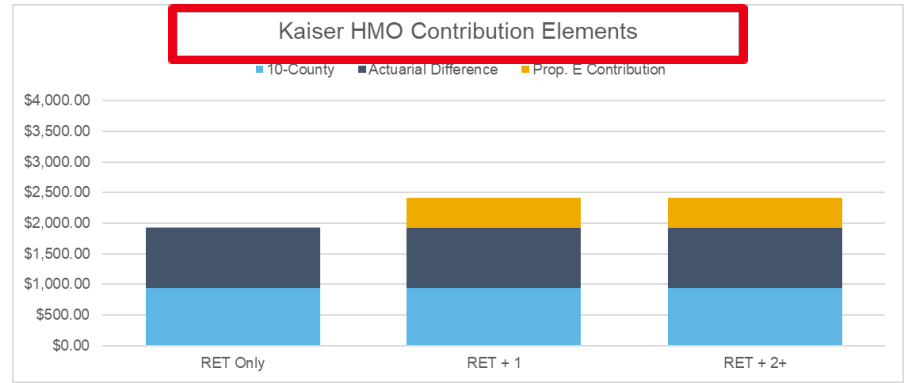
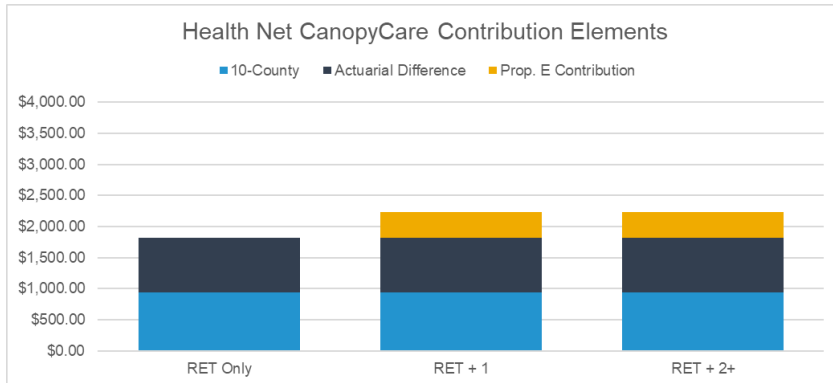
² For the highest cost plan (Non-Medicare PPO Plan), based on MOU the employer contribution dollar amounts are set to equal the employer contribution dollar amounts for the second highest-cost plan (which is BSC Access+ HMO), except for the Employee Only tier in the 100/96/83 contribution approach where the member pays no contribution for any plan.

Non-Medicare Retirees (based on City Charter)

Segmenting Total Cost Rates into Employer and Member Contributions

Non-Medicare Retirees — **2026** Employer Contribution Components (HMO Plans)

- Light Blue — 10-County Amount (same amount for all plans)
- Dark Blue — “Actuarial Difference” (plan-specific, same amount for all tiers)
- Gold — Retiree Prop. E Contribution (plan-specific, varies for Single tier vs. Family tiers)



4

2027 Monthly Rate Cards for Kaiser California HMO Plans

Kaiser California Non-Medicare HMO Plan

Monthly Renewal Premiums/Contributions — 2027 versus 2026

Non-Medicare Retirees and **93/93/83** Contribution Strategy for Actives

| <i>PY = Plan Year</i> | | Active Employees | | | Non-Medicare Retirees | | |
|---|---------------|------------------|------------|------------|-----------------------|------------|------------|
| | | EE | EE+1 | EE+2+ | RET | RET+1 | RET+2+ |
| Monthly Employee/ Retiree Contributions | PY 2026 | \$67.87 | \$135.33 | \$464.62 | \$13.74 | \$495.56 | \$1,295.36 |
| | PY 2027 | \$72.75 | \$145.07 | \$498.12 | \$4.74 | \$521.37 | \$1,378.96 |
| | \$ Difference | \$4.88 | \$9.74 | \$33.50 | (\$9.00) | \$25.81 | \$83.60 |
| | % Difference | 7.2% | 7.2% | 7.2% | -65.5% | 5.2% | 6.5% |
| Monthly Employer Contributions | PY 2026 | \$901.75 | \$1,797.93 | \$2,268.44 | \$1,933.46 | \$2,415.28 | \$2,415.28 |
| | PY 2027 | \$966.49 | \$1,927.43 | \$2,431.97 | \$2,083.18 | \$2,599.81 | \$2,599.81 |
| | \$ Difference | \$64.74 | \$129.50 | \$163.53 | \$149.72 | \$184.53 | \$184.53 |
| | % Difference | 7.2% | 7.2% | 7.2% | 7.7% | 7.6% | 7.6% |
| Monthly Total Rate | PY 2026 | \$969.62 | \$1,933.26 | \$2,733.06 | \$1,947.20 | \$2,910.84 | \$3,710.64 |
| | PY 2027 | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$2,087.92 | \$3,121.18 | \$3,978.77 |
| | \$ Difference | \$69.62 | \$139.24 | \$197.03 | \$140.72 | \$210.34 | \$268.13 |
| | % Difference | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% |

Kaiser California Non-Medicare HMO Plan

Monthly Renewal Premiums/Contributions — 2027 versus 2026

Non-Medicare Retirees and **100/96/83** Contribution Strategy for Actives

PY = Plan Year

| | | Active Employees | | | Non-Medicare Retirees | | |
|---|---------------|------------------|------------|------------|-----------------------|------------|------------|
| | | EE | EE+1 | EE+2+ | RET | RET+1 | RET+2+ |
| Monthly Employee/ Retiree Contributions | PY 2026 | \$0.00 | \$77.33 | \$464.62 | \$13.74 | \$495.56 | \$1,295.36 |
| | PY 2027 | \$0.00 | \$82.90 | \$498.12 | \$4.74 | \$521.37 | \$1,378.96 |
| | \$ Difference | \$0.00 | \$5.57 | \$33.50 | (\$9.00) | \$25.81 | \$83.60 |
| | % Difference | -- | 7.2% | 7.2% | -65.5% | 5.2% | 6.5% |
| Monthly Employer Contributions | PY 2026 | \$969.62 | \$1,855.93 | \$2,268.44 | \$1,933.46 | \$2,415.28 | \$2,415.28 |
| | PY 2027 | \$1,039.24 | \$1,989.60 | \$2,431.97 | \$2,083.18 | \$2,599.81 | \$2,599.81 |
| | \$ Difference | \$69.62 | \$133.67 | \$163.53 | \$149.72 | \$184.53 | \$184.53 |
| | % Difference | 7.2% | 7.2% | 7.2% | 7.7% | 7.6% | 7.6% |
| Monthly Total Rate | PY 2026 | \$969.62 | \$1,933.26 | \$2,733.06 | \$1,947.20 | \$2,910.84 | \$3,710.64 |
| | PY 2027 | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$2,087.92 | \$3,121.18 | \$3,978.77 |
| | \$ Difference | \$69.62 | \$139.24 | \$197.03 | \$140.72 | \$210.34 | \$268.13 |
| | % Difference | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% | 7.2% |

KPSA CA Monthly Premiums and Contributions

Monthly Renewal Premiums/Contributions — 2027 versus 2026

| | | KPSA—Medicare Retirees | | | |
|--------------------------------|----------------|------------------------|----------------------------|-----------------------------|--|
| | | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Monthly Retiree Contributions | Plan Year 2026 | \$0.00 | \$193.81 | \$580.34 | \$993.61 |
| | Plan Year 2027 | \$0.00 | \$189.57 | \$567.62 | \$1,047.16 |
| | \$ Change | \$0.00 | (\$4.24) | (\$12.72) | \$53.55 |
| | % Change | - | -2.2% | -2.2% | 5.4% |
| Monthly Employer Contributions | Plan Year 2026 | \$393.61 | \$587.43 | \$587.43 | \$587.43 |
| | Plan Year 2027 | \$385.13 | \$574.71 | \$574.71 | \$574.71 |
| | \$ Change | (\$8.48) | (\$12.72) | (\$12.72) | (\$12.72) |
| | % Change | -2.2% | -2.2% | -2.2% | -2.2% |
| Monthly Total Rate | Plan Year 2026 | \$393.61 | \$781.24 | \$1,167.77 | \$1,581.04 |
| | Plan Year 2027 | \$385.13 | \$764.28 | \$1,142.33 | \$1,621.87 |
| | \$ Change | (\$8.48) | (\$16.96) | (\$25.44) | \$40.83 |
| | % Change | -2.2% | -2.2% | -2.2% | 2.6% |

Kaiser California Non-Medicare HMO Plan

Proposed 2027 Monthly Rate Card

Non-Medicare Retirees and **93/93/83**
Contribution Strategy for Actives

| | Active Employees | | | Non-Medicare Retirees | | |
|----------------------|-------------------|-----------------------------|---------------------|--------------------------|---------------------------------|--------------------|
| | Employee Only | Employee Plus One Dependent | Employee and Family | Retiree without Medicare | Retiree and Spouse w/o Medicare | Retiree and Family |
| Premium | \$1,029.09 | \$2,058.18 | \$2,912.33 | \$2,077.77 | \$3,106.86 | \$3,961.01 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$2,087.92 | \$3,121.18 | \$3,978.77 |

| | | | | | | |
|--|-------------------|-------------------|-------------------|---------------|-----------------|-------------------|
| 10-County Amount ² | \$0.00 | \$0.00 | \$0.00 | \$1,029.76 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,029.76 | \$1,029.76 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$1,048.68 | \$1,048.68 | \$1,048.68 |
| Retiree Prop. E Employer Contribution ⁵ | \$0.00 | \$0.00 | \$0.00 | \$4.74 | \$521.37 | \$521.37 |
| Subtotal City Contributions | \$0.00 | \$0.00 | \$0.00 | \$2,083.18 | \$2,599.81 | \$2,599.81 |
| 2027 Non-Bargained Contribution Rate | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$4.74 | \$521.37 | \$1,378.96 |

| | | | | | | |
|---|----------------|-----------------|-----------------|--|--|--|
| MOU Negotiated Pickup ⁶ | \$966.49 | \$1,927.43 | \$2,431.97 | | | |
| 2027 Typical Bargained Member Contribution | \$72.75 | \$145.07 | \$498.12 | | | |

| | | | | | | |
|---------------------------------------|----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Final Member Contribution 2026 | \$67.87 | \$135.33 | \$464.62 | \$13.74 | \$495.56 | \$1,295.36 |
| Difference — 2027 versus 2026 | \$4.88 | \$9.74 | \$33.50 | (\$9.00) | \$25.81 | \$83.60 |



NOTE—Footnotes defined in Appendix

Kaiser California Non-Medicare HMO Plan

Proposed 2027 Monthly Rate Card

Non-Medicare Retirees and 100/96/83 Contribution Strategy for Actives

| | Active Employees | | | Non-Medicare Retirees | | |
|----------------------|-------------------|-----------------------------|---------------------|--------------------------|---------------------------------|--------------------|
| | Employee Only | Employee Plus One Dependent | Employee and Family | Retiree without Medicare | Retiree and Spouse w/o Medicare | Retiree and Family |
| Premium | \$1,029.09 | \$2,058.18 | \$2,912.33 | \$2,077.77 | \$3,106.86 | \$3,961.01 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$2,087.92 | \$3,121.18 | \$3,978.77 |

| | | | | | | |
|--|-------------------|-------------------|-------------------|---------------|-----------------|-------------------|
| 10-County Amount ² | \$0.00 | \$0.00 | \$0.00 | \$1,029.76 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$1,029.76 | \$1,029.76 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$1,048.68 | \$1,048.68 | \$1,048.68 |
| Retiree Prop. E Employer Contribution ⁵ | \$0.00 | \$0.00 | \$0.00 | \$4.74 | \$521.37 | \$521.37 |
| Subtotal City Contributions | \$0.00 | \$0.00 | \$0.00 | \$2,083.18 | \$2,599.81 | \$2,599.81 |
| 2027 Non-Bargained Contribution Rate | \$1,039.24 | \$2,072.50 | \$2,930.09 | \$4.74 | \$521.37 | \$1,378.96 |

| | | | | | | |
|---|---------------|----------------|-----------------|--|--|--|
| MOU Negotiated Pickup ⁶ | \$1,039.24 | \$1,989.60 | \$2,431.97 | | | |
| 2027 Typical Bargained Member Contribution | \$0.00 | \$82.90 | \$498.12 | | | |

| | | | | | | |
|---------------------------------------|---------------|----------------|-----------------|-----------------|-----------------|-------------------|
| Final Member Contribution 2026 | \$0.00 | \$77.33 | \$464.62 | \$13.74 | \$495.56 | \$1,295.36 |
| Difference — 2027 versus 2026 | \$0.00 | \$5.57 | \$33.50 | (\$9.00) | \$25.81 | \$83.60 |



NOTE—Footnotes defined in Appendix

Proposed 2027 KPSA CA Monthly Rate Card

| | KPSA — Medicare Retirees | | | |
|--|--------------------------|----------------------------|-----------------------------|--|
| | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Premium | \$374.98 | \$749.96 | \$1,124.57 | \$1,604.11 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$385.13 | \$764.28 | \$1,142.33 | \$1,621.87 |
| 10-County Amount (single tier premium, if less) ² | \$385.13 | \$0.00 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$385.13 | \$385.13 | \$385.13 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Prop. E Contribution ⁵ | \$0.00 | \$189.58 | \$189.58 | \$189.58 |
| Subtotal Employer Contributions | \$385.13 | \$574.71 | \$574.71 | \$574.71 |
| Non-Bargained Contribution Rate 2027 | \$0.00 | \$189.57 | \$567.62 | \$1,047.16 |
| Final Member Contribution 2027 | \$0.00 | \$189.57 | \$567.62 | \$1,047.16 |
| Final Member Contribution 2026 | \$0.00 | \$193.81 | \$580.34 | \$993.61 |
| Difference — 2027 vs. 2026 Contribution | \$0.00 | (\$4.24) | (\$12.72) | \$53.55 |

5

Recommendation for HSB Action

Kaiser California HMO Plans

Kaiser California HMO 2027 Plan Rating

Recommendation for HSB Action

Staff recommends that the Health Service Board (HSB) accept:

- 1) The Kaiser Permanente (Kaiser) CA HMO Plan as outlined in this material as well as the 2027 monthly rate cards which includes a 7.26% increase, and;
- 2) The Kaiser Permanente Senior Advantage (KPSA) Plan as outlined in this material as well as the 2027 monthly rate cards which includes a 2.21% increase.

6

Appendix — Additional Information

- Underwriting Premium Rate Build-Ups
- Kaiser Rate Card Footnotes
- 2026 Kaiser California HMO Plan Monthly Rate Cards
- Note about Kaiser Multi-Region Retiree HMO Plans

Kaiser HMO 2027 Rating – Non-Medicare HMO

Active Employees and Non-Medicare Retirees Combined (PMPM¹ Basis)

| | 2026 Renewal | 2027 Renewal | % Change |
|---|-----------------|-----------------|----------------------|
| Rating Members | 54,870 | 54,439 | - 0.4% |
| Experience Period Adjusted Incurred Claims | \$770.34 | \$782.02 | (timing diff) |
| Midpoint Trend Rate ² | 1.099 | 1.163 | (timing diff) |
| Projected Incurred Claims | \$846.60 | \$909.66 | + 7.4% |
| Administration and ACA Fees | | | |
| Administration Fees | \$32.36 | \$33.36 | + 3.1% |
| Other Benefits (Hearing) | \$1.80 | \$1.80 | No change |
| PMPM Revenue Requirement | \$880.76 | \$944.82 | + 7.3% |

NOTES:

- 1 PMPM = Per Member Per Month
- 2 “Timing Diff” above: 35 months trend used in 2027 underwriting (23 months for 2026); Kaiser’s annual trend rate for each renewal is targeted to produce required following year revenue

Kaiser HMO 2027 Rating – Medicare (KPSA) HMO

Medicare Lives Renewal Summary

After a 9.33% rate increase from 2025 to 2026, the KPSA premium rate on a “status quo” design basis is decreasing by 2.21% from 2026 to 2027. Rate change elements are outlined in this table:

| KPSA Medicare Plan Rate Change Drivers — 2026 to 2027 (Kaiser premium only — not including SFHSS rate loads) | PMPM Rate Element |
|---|------------------------------|
| Early 2027 KPSA rate projection before added programs | \$374.67 |
| CMS prior year reconciliation applied in 2027 rate | (\$9.27) |
| Rate for added programs for members* | \$9.58 |
| 2027 KPSA Medicare member premium rate (sum of figures above) | \$374.98 |
| 2026 billed KPSA rate | \$383.46 |
| Percentage change in KPSA rate — 2027 vs. 2026 | -2.21% |

* Includes chiropractic benefit, enhanced transportation rider including wheelchair and gurney transport, and post-discharge meal delivery rider (up to 84 meals once per year after hospital discharge).

Non-Medicare Underwriting Premium Rate Build-Up Notes

- February 2024 – January 2026 claims experience was used to set 2027 premium rates.
- Notes on underwriting elements:
 - **Adjusted Incurred Claims** — Paid claims net of large claims in excess of the pooling point (\$2,250,000 for 2027 renewal) plus the large claim pooling charge.
 - **Midpoint Trend** — Trend factor used by Kaiser for the 35-month period between experience period and projection period.
 - **Administration Fees** — The amount included in the premium for the administration of the program not related to claims expense (infrastructure cost such as claims processing, customer service, programing cost, etc.).

Kaiser California HMO Plans

Rate Card Footnotes

- 1) **Expense** — SFHSS Healthcare Sustainability Fund charge.
- 2) **“10-County” Employer Contribution** — Per Charter Section A8.423, the employer contribution must equal the average of the employer contribution to health premiums of the 10 most populous counties in California, not including San Francisco. The monthly amount for 2027 rating is \$1,029.76 (per March 2026 HSB action).
- 3) **“Single Retiree Offset”** — Per Charter Section A8.428; for Retirees, this is equal to the 10-County Amount.
- 4) **Retiree “Actuarial Difference”** — Per Charter Section A8.428, employer contributes the difference between a single active Employee and a single non-Medicare Retiree cost of premium. Calculated for non-Medicare retiree only.
- 5) **Prop. E Employer Contribution (passed in November 2000 Election)** — Per Charter A8.428, the Prop. E employer contribution for Retiree (R) and R+1 = $50\% \times [\text{Total Rate Cost} - 10 \text{ County} - \text{Actuarial Difference}]$.
- 6) **Currently, the two most common employer contribution formulas** in MOU agreements follow are 93% Single/93% E+1/83% E+2+ and 100% Single/96% E+1/83% E+2+.

Kaiser California Non-Medicare HMO Plan

2026 Monthly Rate Card

Non-Medicare Retirees and **93/93/83**
Contribution Strategy for Actives

| | Active Employees | | | Non-Medicare Retirees | | |
|----------------------|------------------|-----------------------------|---------------------|--------------------------|---------------------------------|--------------------|
| | Employee Only | Employee Plus One Dependent | Employee and Family | Retiree without Medicare | Retiree and Spouse w/o Medicare | Retiree and Family |
| Premium | \$959.47 | \$1,918.94 | \$2,715.30 | \$1,937.05 | \$2,896.52 | \$3,692.88 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$969.62 | \$1,933.26 | \$2,733.06 | \$1,947.20 | \$2,910.84 | \$3,710.64 |

| | | | | | | |
|--|-----------------|-------------------|-------------------|----------------|-----------------|-------------------|
| 10-County Amount ² | \$0.00 | \$0.00 | \$0.00 | \$942.14 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$942.14 | \$942.14 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$977.58 | \$977.58 | \$977.58 |
| Retiree Prop. E Employer Contribution ⁵ | \$0.00 | \$0.00 | \$0.00 | \$13.74 | \$495.56 | \$495.56 |
| Subtotal City Contributions | \$0.00 | \$0.00 | \$0.00 | \$1,933.46 | \$2,415.28 | \$2,415.28 |
| 2026 Non-Bargained Contribution Rate | \$969.62 | \$1,933.26 | \$2,733.06 | \$13.74 | \$495.56 | \$1,295.36 |

| | | | | | | |
|---|----------------|-----------------|-----------------|--|--|--|
| MOU Negotiated Pickup ⁶ | \$901.75 | \$1,797.93 | \$2,268.44 | | | |
| 2026 Typical Bargained Member Contribution | \$67.87 | \$135.33 | \$464.62 | | | |

| | | | | | | |
|---------------------------------------|----------------|-----------------|-----------------|----------------|-----------------|-------------------|
| Final Member Contribution 2025 | \$61.70 | \$123.11 | \$422.79 | \$0.00 | \$438.70 | \$1,166.92 |
| Difference — 2026 versus 2025 | \$6.17 | \$12.22 | \$41.83 | \$13.74 | \$56.86 | \$128.44 |



NOTE—Footnotes defined in Appendix

Kaiser California Non-Medicare HMO Plan

2026 Monthly Rate Card

Non-Medicare Retirees and 100/96/83 Contribution Strategy for Actives

| | Active Employees | | | Non-Medicare Retirees | | |
|----------------------|------------------|-----------------------------|---------------------|--------------------------|---------------------------------|--------------------|
| | Employee Only | Employee Plus One Dependent | Employee and Family | Retiree without Medicare | Retiree and Spouse w/o Medicare | Retiree and Family |
| Premium | \$959.47 | \$1,918.94 | \$2,715.30 | \$1,937.05 | \$2,896.52 | \$3,692.88 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$969.62 | \$1,933.26 | \$2,733.06 | \$1,947.20 | \$2,910.84 | \$3,710.64 |

| | | | | | | |
|--|-----------------|-------------------|-------------------|----------------|-----------------|-------------------|
| 10-County Amount ² | \$0.00 | \$0.00 | \$0.00 | \$942.14 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$942.14 | \$942.14 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$977.58 | \$977.58 | \$977.58 |
| Retiree Prop. E Employer Contribution ⁵ | \$0.00 | \$0.00 | \$0.00 | \$13.74 | \$495.56 | \$495.56 |
| Subtotal City Contributions | \$0.00 | \$0.00 | \$0.00 | \$1,933.46 | \$2,415.28 | \$2,415.28 |
| 2026 Non-Bargained Contribution Rate | \$969.62 | \$1,933.26 | \$2,733.06 | \$13.74 | \$495.56 | \$1,295.36 |

| | | | | | | |
|---|---------------|----------------|-----------------|--|--|--|
| MOU Negotiated Pickup ⁶ | \$969.62 | \$1,855.93 | \$2,268.44 | | | |
| 2026 Typical Bargained Member Contribution | \$0.00 | \$77.33 | \$464.62 | | | |

| | | | | | | |
|---------------------------------------|---------------|----------------|-----------------|----------------|-----------------|-------------------|
| Final Member Contribution 2025 | \$0.00 | \$70.35 | \$422.79 | \$0.00 | \$438.70 | \$1,166.92 |
| Difference — 2026 versus 2025 | \$0.00 | \$6.98 | \$41.83 | \$13.74 | \$56.86 | \$128.44 |



NOTE—Footnotes defined in Appendix

2026 KPSA CA Monthly Rate Card

| | KPSA — Medicare Retirees | | | |
|--|--------------------------|----------------------------|-----------------------------|--|
| | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Premium | \$383.46 | \$766.92 | \$1,150.01 | \$1,563.28 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$393.61 | \$781.24 | \$1,167.77 | \$1,581.04 |
| 10-County Amount (single tier premium, if less) ² | \$393.61 | \$0.00 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$393.61 | \$393.61 | \$393.61 |
| "Actuarial Difference" ⁴ | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Prop. E Contribution ⁵ | \$0.00 | \$193.82 | \$193.82 | \$193.82 |
| Subtotal Employer Contributions | \$393.61 | \$587.43 | \$587.43 | \$587.43 |
| Non-Bargained Contribution Rate 2026 | \$0.00 | \$193.81 | \$580.34 | \$993.61 |
| Final Member Contribution 2026 | \$0.00 | \$193.81 | \$580.34 | \$993.61 |
| Final Member Contribution 2025 | \$0.00 | \$177.46 | \$531.28 | \$905.68 |
| Difference — 2026 vs. 2025 Contribution | \$0.00 | \$16.35 | \$49.06 | \$87.93 |

Kaiser Member Contributions for All Retiree Tiers

Status Quo Design for Non-Medicare Covered Lives

| Overall Coverage Tier | Non-Medicare and Medicare Statuses | Monthly Member Contribution ¹ | | \$ Change | % Change |
|-------------------------|--|--|------------|-----------|----------|
| | | 2026 | 2027 | | |
| Retiree Only | Medicare Retiree | \$0.00 | \$0.00 | \$0.00 | -- |
| Retiree + 1 Dependent | Medicare Retiree/Non-Medicare Dependent | \$481.82 | \$516.63 | \$34.81 | 7.2% |
| | Medicare Retiree/Medicare Dependent | \$193.81 | \$189.57 | (\$4.24) | -2.2% |
| Retiree + 2+ Dependents | Medicare Retiree/Non-Medicare Dependents | \$1,281.62 | \$1,374.22 | \$92.60 | 7.2% |
| | Medicare Retiree/Medicare Dependent/Non-Medicare 2nd+ Dependent(s) | \$993.61 | \$1,047.16 | \$53.55 | 5.4% |
| | Medicare Retiree/Medicare Dependents | \$580.34 | \$567.62 | (\$12.72) | -2.2% |

¹ For members receiving maximum City Charter employer contribution amounts.

MAPD Plan Definition

Medicare Advantage Prescription Drug Plan (MAPD):

MAPD includes Medicare Part D and is available to beneficiaries enrolled in Medicare Part A and Part B. SFHSS offers only MAPD plans in which the Center for Medicare and Medicaid Services (CMS) pays a Managed Care Organization a per member per month premium. SFHSS negotiates additional benefits not covered by MAPD plans alone. Kaiser's Medicare Advantage Plan is called Kaiser Permanente Senior Advantage, or KPSA.

Kaiser Multi-Region Retiree HMO Plans—Note

At the May 14, 2026, Health Service Board (HSB) meeting, the HSB approved the discontinuation of the Kaiser Multi-Region Retiree HMO plans after 2026 for the Washington state, Northwest (primarily Oregon), and Hawaii regions. The discontinuation of these plans will be included in the entire 2027 plan year Rates and Benefits package to be submitted by the San Francisco Health Service System (SFHSS) to the San Francisco Board of Supervisors this month.

The 2027 would-be Kaiser Multi-Region Retiree rate cards are included as an information in the Appendix to this document.

Would-Be 2027 Kaiser Monthly Rate Card

Washington State Region Rates and Contributions

| | Non-Medicare Retirees | | | Medicare Retirees | | | |
|---|---------------------------|--------------------------------|---------------------------------|-----------------------|----------------------------|-----------------------------|--|
| | Non-Medicare Retiree Only | Retiree + 1 (All Non-Medicare) | Retiree + 2+ (All Non-Medicare) | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Premium | \$1,771.10 | \$3,542.20 | \$5,012.21 | \$441.89 | \$883.78 | \$1,325.67 | \$2,353.79 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$1,781.25 | \$3,556.52 | \$5,029.97 | \$452.04 | \$898.10 | \$1,343.43 | \$2,371.55 |
| 10-County Amount (or single tier premium, if less) ² | \$1,029.76 | \$0.00 | \$0.00 | \$452.04 | \$0.00 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$1,029.76 | \$1,029.76 | \$0.00 | \$452.04 | \$452.04 | \$452.04 |
| “Actuarial Difference” ⁴ | \$751.49 | \$751.49 | \$751.49 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Prop. E Contribution ⁵ | \$0.00 | \$887.64 | \$887.64 | \$0.00 | \$223.03 | \$223.03 | \$223.03 |
| Subtotal City Contributions | \$1,781.25 | \$2,668.89 | \$2,668.89 | \$452.04 | \$675.07 | \$675.07 | \$675.07 |
| Non-Bargained Contribution Rate 2027 | \$0.00 | \$887.63 | \$2,361.08 | \$0.00 | \$223.03 | \$668.36 | \$1,696.48 |
| Final Member Contribution 2027 | \$0.00 | \$887.63 | \$2,361.08 | \$0.00 | \$223.03 | \$668.36 | \$1,696.48 |
| Final Member Contribution 2026 | \$0.00 | \$805.77 | \$2,143.33 | \$0.00 | \$213.45 | \$639.63 | \$1,551.01 |
| Difference — 2027 vs. 2026 Contribution | \$0.00 | \$81.86 | \$217.75 | \$0.00 | \$9.58 | \$28.73 | \$145.47 |



NOTE: Footnotes defined in Appendix

Would-Be 2027 Kaiser Monthly Rate Card

Northwest Region Rates and Contributions

| | Non-Medicare Retirees | | | Medicare Retirees | | | |
|----------------------|---------------------------|--------------------------------|---------------------------------|-----------------------|----------------------------|-----------------------------|--|
| | Non-Medicare Retiree Only | Retiree + 1 (All Non-Medicare) | Retiree + 2+ (All Non-Medicare) | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Premium | \$1,400.32 | \$2,800.64 | \$3,962.92 | \$528.02 | \$1,056.04 | \$1,584.06 | \$2,218.32 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$1,410.47 | \$2,814.96 | \$3,980.68 | \$538.17 | \$1,070.36 | \$1,601.82 | \$2,236.08 |

| | | | | | | | |
|---|---------------|-----------------|-------------------|---------------|-----------------|-----------------|-------------------|
| 10-County Amount (or single tier premium, if less) ² | \$1,029.76 | \$0.00 | \$0.00 | \$538.17 | \$0.00 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$1,029.76 | \$1,029.76 | \$0.00 | \$538.17 | \$538.17 | \$538.17 |
| “Actuarial Difference” ⁴ | \$380.71 | \$380.71 | \$380.71 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Prop. E Contribution ⁵ | \$0.00 | \$702.25 | \$702.25 | \$0.00 | \$266.10 | \$266.10 | \$266.10 |
| Subtotal City Contributions | \$1,410.47 | \$2,112.72 | \$2,112.72 | \$538.17 | \$804.27 | \$804.27 | \$804.27 |
| Non-Bargained Contribution Rate 2027 | \$0.00 | \$702.24 | \$1,867.96 | \$0.00 | \$266.09 | \$797.55 | \$1,431.81 |

| | | | | | | | |
|---------------------------------------|---------------|-----------------|-------------------|---------------|-----------------|-----------------|-------------------|
| Final Member Contribution 2027 | \$0.00 | \$702.24 | \$1,867.96 | \$0.00 | \$266.09 | \$797.55 | \$1,431.81 |
|---------------------------------------|---------------|-----------------|-------------------|---------------|-----------------|-----------------|-------------------|

| | | | | | | | |
|--|---------------|-----------------|-------------------|---------------|-----------------|-----------------|-------------------|
| Final Member Contribution 2026 | \$0.00 | \$685.83 | \$1,824.31 | \$0.00 | \$253.81 | \$760.71 | \$1,392.29 |
| Difference — 2027 vs. 2026 Contribution | \$0.00 | \$16.41 | \$43.65 | \$0.00 | \$12.28 | \$36.84 | \$39.52 |

Would-Be 2027 Kaiser Monthly Rate Card

Hawaii Region Rates and Contributions

| | Non-Medicare Retirees | | | Medicare Retirees | | | |
|---|---------------------------|--------------------------------|---------------------------------|-----------------------|----------------------------|-----------------------------|--|
| | Non-Medicare Retiree Only | Retiree + 1 (All Non-Medicare) | Retiree + 2+ (All Non-Medicare) | Medicare Retiree Only | Retiree + 1 (All Medicare) | Retiree + 2+ (All Medicare) | Retiree + 2+ (2 Medicare, 1+ Non-Medicare) |
| Premium | \$1,066.26 | \$2,132.52 | \$3,017.52 | \$328.47 | \$656.94 | \$985.41 | \$1,541.94 |
| Vision | \$4.15 | \$8.32 | \$11.76 | \$4.15 | \$8.32 | \$11.76 | \$11.76 |
| Expense ¹ | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 | \$6.00 |
| Total | \$1,076.41 | \$2,146.84 | \$3,035.28 | \$338.62 | \$671.26 | \$1,003.17 | \$1,559.70 |
| 10-County Amount (or single tier premium, if less) ² | \$942.14 | \$0.00 | \$0.00 | \$338.62 | \$0.00 | \$0.00 | \$0.00 |
| Single Retiree Offset ³ | \$0.00 | \$942.14 | \$942.14 | \$0.00 | \$338.62 | \$338.62 | \$338.62 |
| “Actuarial Difference” ⁴ | \$134.27 | \$134.27 | \$134.27 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Prop. E Contribution ⁵ | \$0.00 | \$535.22 | \$535.22 | \$0.00 | \$166.32 | \$166.32 | \$166.32 |
| Subtotal City Contributions | \$1,076.41 | \$1,611.63 | \$1,611.63 | \$338.62 | \$504.94 | \$504.94 | \$504.94 |
| Non-Bargained Contribution Rate 2027 | \$0.00 | \$535.21 | \$1,423.65 | \$0.00 | \$166.32 | \$498.23 | \$1,054.76 |
| Final Member Contribution 2027 | \$0.00 | \$535.21 | \$1,423.65 | \$0.00 | \$166.32 | \$498.23 | \$1,054.76 |
| Final Member Contribution 2026 | \$0.00 | \$508.10 | \$1,351.53 | \$0.00 | \$168.45 | \$504.62 | \$1,011.88 |
| Difference — 2027 vs. 2026 Contribution | \$0.00 | \$27.11 | \$72.12 | \$0.00 | (\$2.13) | (\$6.39) | \$42.88 |