



2027 Medical Premiums: Retiree or Survivor *without* Medicare (California)

Retirees hired BEFORE January 9, 2009 or with *at least* 20 years of service or more

Medical Premiums (Monthly)	Kaiser Permanente HMO		Blue Shield of California						Health Net CanopyCare HMO	
			Trio HMO		Access+ HMO		PPO			
	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays
Retiree/Survivor Only	\$4.74	\$2,083.18	\$83.39	\$2,678.23	\$228.94	\$3,207.76	\$400.30	\$2,063.83	\$0.00	\$2,153.64
Retiree/Survivor +1 Dep w/out Medicare	\$521.37	\$2,599.81	\$702.43	\$3,297.26	\$999.36	\$3,978.18	\$954.82	\$2,618.34	\$482.70	\$2,636.34
Retiree/Survivor +2 or More Deps w/out Med.	\$1,378.96	\$2,599.81	\$1,690.57	\$3,297.26	\$2,229.13	\$3,978.18	\$1,840.20	\$2,618.34	\$1,253.28	\$2,636.34
Retiree/Survivor +1 Dep w/Medicare Parts A&B	Medicare Dependents will be enrolled in Kaiser Senior Advantage HMO		Medicare Dependents will be enrolled in Blue Shield of CA Medicare MAPD-PPO						N/A	N/A
	\$194.31	\$2,272.76	\$382.83	\$2,977.67	\$528.38	\$3,507.20	\$699.74	\$2,363.27		
Retiree/Survivor +1 Dep w/Medicare Parts A&B +1 or more non-Medicare Dep(s)	\$1,051.90	\$2,272.76	\$1,370.97	\$2,977.67	\$1,758.15	\$3,507.20	\$1,585.12	\$2,363.27	N/A	N/A

Retirees hired AFTER January 9, 2009 with *at least* 15 years and *less than* 20 years of service

Medical Premiums (Monthly)	Kaiser Permanente HMO		Blue Shield of California						Health Net CanopyCare HMO	
			Trio HMO		Access+ HMO		PPO			
	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays
Retiree/Survivor Only	\$525.53	\$1,562.39	\$752.95	\$2,008.67	\$1,030.88	\$2,405.82	\$916.26	\$1,547.87	\$538.41	\$1,615.23
Retiree/Survivor +1 Dep w/out Medicare	\$1,171.32	\$1,949.86	\$1,526.74	\$2,472.95	\$1,993.90	\$2,983.64	\$1,609.40	\$1,963.76	\$1,141.78	\$1,977.26
Retiree/Survivor +2 or More Deps w/out Med.	\$2,028.91	\$1,949.86	\$2,514.88	\$2,472.95	\$3,223.67	\$2,983.64	\$2,494.78	\$1,963.76	\$1,912.36	\$1,977.26
Retiree/Survivor +1 Dep w/Medicare Parts A&B	Medicare Dependents will be enrolled in Kaiser Senior Advantage HMO		Medicare Dependents will be enrolled in Blue Shield of CA Medicare MAPD-PPO						N/A	N/A
	\$762.50	\$1,704.57	\$1,127.25	\$2,233.25	\$1,405.18	\$2,630.40	\$1,290.56	\$1,772.45		
Retiree/Survivor +1 Dep w/Medicare Parts A&B +1 or more non-Medicare Dep(s)	\$1,620.09	\$1,704.57	\$2,115.39	\$2,233.25	\$2,634.95	\$2,630.40	\$2,175.94	\$1,772.45	N/A	N/A

Required premium contributions for Retirees or Survivors, if any, will be deducted from the member's monthly pension check. If the pension check does not fully cover the premium amount, payment instructions are available at <https://sfhss.org/how-make-payment>.



2027 Medical Premiums: Retiree or Survivor *without* Medicare (California)

Retirees hired AFTER January 9, 2009¹ with *at least* 10 years but *less than* 15 years of service

Medical Premiums (Monthly)	Kaiser Permanente HMO		Blue Shield of California						Health Net CanopyCare HMO	
			Trio HMO		Access+ HMO		PPO			
	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays
Retiree/Survivor Only	\$1,046.33	\$1,041.59	\$1,422.50	\$1,339.12	\$1,832.82	\$1,603.88	\$1,432.21	\$1,031.92	\$1,076.82	\$1,076.82
Retiree/Survivor +1 Dep w/out Medicare	\$1,821.27	\$1,299.91	\$2,351.06	\$1,648.63	\$2,988.45	\$1,989.09	\$2,263.99	\$1,309.17	\$1,800.87	\$1,318.17
Retiree/Survivor +2 or More Deps w/out Med.	\$2,678.86	\$1,299.91	\$3,339.20	\$1,648.63	\$4,218.22	\$1,989.09	\$3,149.37	\$1,309.17	\$2,571.45	\$1,318.17
Retiree/Survivor +1 Dep w/Medicare Parts A&B	Medicare Dependents will be enrolled in Kaiser Senior Advantage HMO		Medicare Dependents will be enrolled in Blue Shield of CA Medicare MAPD-PPO						N/A	N/A
	\$1,330.69	\$1,136.38	\$1,871.66	\$1,488.84	\$2,281.98	\$1,753.60	\$1,881.37	\$1,181.64		
Retiree/Survivor +1 Dep w/Medicare Parts A&B +1 or more non-Medicare Dep(s)	\$2,188.28	\$1,136.38	\$2,859.80	\$1,488.84	\$3,511.75	\$1,753.60	\$2,766.75	\$1,181.64	N/A	N/A

Retirees hired AFTER January 9, 2009¹ with *at least* 5 years and *less than* 10 years of service

Medical Premiums (Monthly)	Kaiser Permanente HMO		Blue Shield of California						Health Net CanopyCare HMO	
			Trio HMO		Access+ HMO		PPO			
	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays	You Pay	City Pays
Retiree/Survivor Only	\$2,087.92	\$0.00	\$2,761.62	\$0.00	\$3,436.70	\$0.00	\$2,464.13	\$0.00	\$2,153.64	\$0.00
Retiree/Survivor +1 Dep w/out Medicare	\$3,121.18	\$0.00	\$3,999.69	\$0.00	\$4,977.54	\$0.00	\$3,573.16	\$0.00	\$3,119.04	\$0.00
Retiree/Survivor +2 or More Deps w/out Med.	\$3,978.77	\$0.00	\$4,987.83	\$0.00	\$6,207.31	\$0.00	\$4,458.54	\$0.00	\$3,889.62	\$0.00
Retiree/Survivor +1 Dep w/Medicare Parts A&B	Medicare Dependents will be enrolled in Kaiser Senior Advantage HMO		Medicare Dependents will be enrolled in Blue Shield of CA Medicare MAPD-PPO						N/A	N/A
	\$2,467.07	\$0.00	\$3,360.50	\$0.00	\$4,035.58	\$0.00	\$3,063.01	\$0.00		
Retiree/Survivor +1 Dep w/Medicare Parts A&B +1 or more non-Medicare Dep(s)	\$3,324.66	\$0.00	\$4,348.64	\$0.00	\$5,265.35	\$0.00	\$3,948.39	\$0.00	N/A	N/A

¹Retirees or survivors of retirees with at least 5 years of service but less than 10 years of service have no City contribution and must pay the full premium rate.