

City of San José
Office of Retirement Services
2026 Member + Spouse Monthly Retiree Rates

Lowest Cost Plan Available to Active Employees: \$3,000 Kaiser High Deductible HMO						Police & Fire Members Only Medicare Part B Rmbrsmt.**
MB + SP/DP: \$1,411.08						
Providers & Plans	Coverage Type	Plan Codes for MB+SP/DP	Retiree Pays	Fund Pays	Total Monthly Premium	
Kaiser Permanente Plans (California Only)						
1 \$3,000 High Deductible HMO *	MB + SP/DP	KHDHP	\$0.00	\$1,411.08	\$1,411.08	
2 Medicare Split: Sr. Advantage/\$3,000 High Deductible HMO*	MB(M) + SP/DP	A1HDHP	\$0.00	\$1,411.08	\$1,037.43	373.65
3	MB + SP/DP(M)	A1-aHDHP	\$0.00	\$1,411.08	\$1,037.43	373.65
4 \$1,500 Deductible HMO	MB + SP/DP	KDHMO	\$263.72	\$1,411.08	\$1,674.80	
5 Medicare Split: Sr. Advantage & \$1,500 Deductible HMO	MB(M) + SP/DP	A1DHMO	\$0.00	\$1,411.08	\$1,169.31	241.77
6	MB + SP/DP(M)	A1-aDHMO	\$0.00	\$1,411.08	\$1,169.31	241.77
7 \$25 Copay HMO	MB + SP/DP	K	\$634.32	\$1,411.08	\$2,045.40	
8 Medicare Split: Sr. Advantage & \$25 Copay HMO	MB(M) + SP/DP	A1	\$0.00	\$1,411.08	\$1,354.59	56.49
9	MB + SP/DP(M)	A1-a	\$0.00	\$1,411.08	\$1,354.59	56.49
10 Medicare Sr. Advantage \$25 Copay HMO plan	MB(M) + SP/DP(M)	A2	\$0.00	\$1,411.08	\$663.76	747.32
Anthem HMO Plans (California Only)						
11 \$20 Copay <u>Traditional</u> HMO	MB + SP/DP	ZMSP	\$1,135.66	\$1,411.08	\$2,546.74	
12 \$20 Copay <u>Select</u> HMO	MB + SP/DP	IMSP	\$804.26	\$1,411.08	\$2,215.34	
13 \$1,500 Deductible <u>Select</u> HMO	MB + SP/DP	JMSP	\$296.94	\$1,411.08	\$1,708.02	
14 Medicare Split: Medicare Advantage PPO & \$20 Copay <u>Traditional</u> HMO	MB (M) + SP/DP	Z18MSP	\$600.88	\$1,411.08	\$2,011.96	
15	MB + SP/DP (M)	Z19MSP	\$485.12	\$1,411.08	\$1,896.20	
16 Medicare Split: Medicare Advantage PPO 75 & \$20 Copay <u>Traditional</u> HMO	MB(M) + SP/DP	Z18MSP75	\$573.64	\$1,411.08	\$1,984.72	
17	MB + SP/DP(M)	Z19MSP75	\$457.88	\$1,411.08	\$1,868.96	
18 Medicare Split: Medicare Advantage PPO & \$20 Copay <u>Select</u> HMO	MB(M) + SP/DP	L1MSP	\$435.22	\$1,411.08	\$1,846.30	
19	MB + SP/DP(M)	M1MSP	\$334.52	\$1,411.08	\$1,745.60	
20 Medicare Split: Medicare Advantage PPO 75 & \$20 Copay <u>Select</u> HMO	MB(M) + SP/DP	L1MSP75	\$407.98	\$1,411.08	\$1,819.06	
21	MB + SP/DP(M)	M1MSP75	\$307.28	\$1,411.08	\$1,718.36	
22 Medicare Split: Medicare Advantage PPO & \$1,500 Deductible <u>Select</u> HMO	MB(M) + SP/DP	N1MSP	\$181.48	\$1,411.08	\$1,592.56	
23	MB + SP/DP(M)	O1MSP	\$103.84	\$1,411.08	\$1,514.92	
24 Medicare Split: Medicare Advantage PPO 75 & \$1,500 Deductible <u>Select</u> HMO	MB(M) + SP/DP	N1MSP75	\$154.24	\$1,411.08	\$1,565.32	
25	MB + SP/DP(M)	O1MSP75	\$76.60	\$1,411.08	\$1,487.68	

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Providers & Plans		Coverage Type	Plan Codes for MB+SP/DP	Retiree Pays	Fund Pays	Total Monthly Premium		
Anthem PPO Plans (Nationwide)								
26	\$2,500 High Deductible <u>Classic</u> PPO*	MB + SP/DP	PMSP	\$2,420.10	\$1,411.08	\$3,831.18		
27	\$100 Deductible <u>Select</u> PPO	MB + SP/DP	QMSP	\$4,807.94	\$1,411.08	\$6,219.02		
28	\$100 Deductible <u>Classic</u> PPO	MB + SP/DP	RMSP	\$5,240.34	\$1,411.08	\$6,651.42		
29	Medicare Advantage PPO	MB(M) + SP/DP(M)	SMSP	\$66.08	\$1,411.08	\$1,477.16		
30	Medicare Advantage PPO 75	MB(M) + SP/DP(M)	SMSP75	\$11.60	\$1,411.08	\$1,422.68		
31	Medicare Split: Medicare Advantage PPO & \$100 Deductible <u>Select</u> PPO	MB(M) + SP/DP	TMSP	\$2,436.98	\$1,411.08	\$3,848.06		
32		MB + SP/DP(M)	UMSP	\$2,154.30	\$1,411.08	\$3,565.38		
33	Medicare Split: Medicare Advantage PPO 75 & \$100 Deductible <u>Select</u> PPO	MB(M) + SP/DP	TMSP75	\$2,409.74	\$1,411.08	\$3,820.82		
34		MB + SP/DP(M)	UMSP75	\$2,127.06	\$1,411.08	\$3,538.14		
35	Medicare Split: Medicare Advantage PPO & \$100 Deductible <u>Classic</u> PPO	MB(M) + SP/DP	VMSP	\$2,653.20	\$1,411.08	\$4,064.28		
36		MB + SP/DP(M)	WMSP	\$2,350.86	\$1,411.08	\$3,761.94		
37	Medicare Split: Medicare Advantage PPO 75 & \$100 Deductible <u>Classic</u> PPO	MB(M) + SP/DP	VMSP75	\$2,625.96	\$1,411.08	\$4,037.04		
38		MB + SP/DP(M)	WMSP75	\$2,323.62	\$1,411.08	\$3,734.70		
39	Medicare Split: Medicare Advantage PPO & \$2,500 High Deductible <u>Classic</u> PPO*	MB(M) + SP/DP	XMSP	\$1,243.10	\$1,411.08	\$2,654.18		
40		MB + SP/DP(M)	YMSP	\$1,068.96	\$1,411.08	\$2,480.04		
41	Medicare Split: Medicare Advantage PPO 75 & \$2,500 High Deductible <u>Classic</u> PPO*	MB(M) + SP/DP	XMSP75	\$1,215.86	\$1,411.08	\$2,626.94		
42		MB + SP/DP(M)	YMSP75	\$1,041.72	\$1,411.08	\$2,452.80		
In-Lieu Credit Program				Monthly In-Lieu Credit				
Medical In-Lieu (In Lieu credits have no cash value)		MB + SP/DP	MSIL	352.77				
Dental In-Lieu (In Lieu credits have no cash value)		MB + SP/DP	DMSIL	12.17				
Coverage Abbreviations: (M) = Medicare MB = Member or Survivor SP = Spouse DP = Domestic Partner CH = Child(ren)			**Police & Fire Retirees are eligible to receive Medicare Part B reimbursement if enrolled in a medicare plan where the Total Monthly Premium amount is lower than the Lowest Cost Plan subsidy amount. * Health Savings Account (H.S.A.) Compatible					