



2026 Financial Overview

El Dorado County Financial Overview Effective: January 1, 2026

Lines of Coverage	2025 Current Enrollment	2025 Current Plan Cost	2026 Renewal As-Is	\$ Δ	% Δ	Rate Guarantee
Medical PPO - Blue Shield PRISMHealth PPO \$200 (Actives & Early Retirees)	397	\$12,726,324	\$14,494,968	\$1,768,644	13.9%	(1/1/2026 - 12/31/2026)
Medical PPO - Blue Shield PRISMHealth PPO \$1,700 ABHP (Actives & Early Retirees)	90	\$1,374,564	\$1,565,100	\$190,536	13.9%	(1/1/2026 - 12/31/2026)
Medical PPO - Blue Shield PPO PRISMHealth \$2,000 ABHP (Actives & Early Retirees)	89	\$1,732,164	\$1,973,004	\$240,840	13.9%	(1/1/2026 - 12/31/2026)
Medical HMO - Kaiser PRISMHealth HMO (Actives & Early Retirees)	756	\$18,194,496	\$20,721,780	\$2,527,284	13.9%	(1/1/2026 - 12/31/2026)
Medical HMO - Kaiser PRISMHealth \$1,700 ABHP (Actives & Early Retirees)	56	\$928,368	\$1,057,392	\$129,024	13.9%	(1/1/2026 - 12/31/2026)
Kaiser KPSA PRISMHealth HMO (Retirees 65+) PRISM	159	\$1,159,668	PENDING \$1,159,668	\$0	0.0%	(1/1/2026 - 12/31/2026)
United Healthcare Group Retiree Supp Plan (Retirees 65+) Direct	310	\$2,212,768	\$2,677,768	\$465,000	21.0%	(1/1/2026 - 12/31/2026)
Dental - Delta Dental PRISM DPPO	1,733	\$1,590,600	\$1,649,446	\$58,846	3.7%	(1/1/2026 - 12/31/2026)
Vision - VSP PRISM- All Employee's except Sheriffs	1,558	\$133,286	\$167,166	\$33,880	25.4%	(1/1/2026 - 12/31/2028)
Vision - VSP PRISM - Sheriffs Only	137	\$15,208	\$19,075	\$3,867	25.4%	(1/1/2026 - 12/31/2028)
Basic Life and AD&D - Lincoln Financial	1,567	\$113,410	\$113,410	\$0	0.0%	<i>In Rate Guarantee</i> (1/1/2025 - 12/31/2026)
Supplemental Life and AD&D - Lincoln Financial	820	(Employee Paid)	(Employee Paid)	\$0	—	<i>In Rate Guarantee</i> (1/1/2025 - 12/31/2026)
Long Term Disability - Lincoln Financial	1,548	\$221,200	\$221,200	\$0	0.0%	<i>In Rate Guarantee</i> (1/1/2025 - 12/31/2026)
EAP - Concern Traditional PRISM	1,259	\$53,400	\$53,784	\$384	0.7%	<i>In Rate Guarantee</i> (7/1/2023 - 6/30/2026)
EAP - Concern Plus PRISM	504	\$72,334	PENDING \$72,334	\$0	0.0%	(1/1/2026 - 12/31/2026)
TOTAL ANNUAL PREMIUM		\$40,527,791	\$45,946,096	\$5,418,306	13.4%	

Enrollment updated from February 2025 census