

Understanding Benefits Cost Sharing After 2025

By percent				Kaiser Family Rates (assuming 6% increase) *				
				2023	2024	2025	2026 *	
Member Contribution	20%			475.00			35.64	
	80%	100%	100%	1,900.00	2,656.00	2,970.25	3,112.82	
District Contribution			Difference					
			Same base amount as 2025, plus 80% of the first 4% of the 2026 increase and the provision to bargain the distribution of the any portion of rate above the 4%. *					
				Monthly Rate	2,375.00	2,656.00	2,970.25	3,148.46
				For Kaiser Family Plan				
				Increase percent		11.8%	6.0%	6.0%
				Increase amount		281.00	314.25	178.21
				80% of increase		N/A	N/A	142.57
				District contribution		2,656.00	2,970.25	3,112.82
				Member contribution		0	0	35.64

* Numbers for 2026 are based on the assumption that if the rate increase rate 2026 is greater than 4%, we will be successful in negotiating for the district to pay 80% of the total increase. There has never been a time in the history of this provision that we have not been successful in getting at least an even split of the excess increase. It is also possible that we will be successful in securing 100% benefits with no end date if we continue to build power.