

Rancho Santiago CCD Joint Benefits Committee

2026 Marketing Review

Date: September 16, 2025

Presenter:

April Shoeleh, Sales Executive

Kim Gleeson, Assistant Vice President



Agenda

2026 Renewals

2026 Medical Renewal

2026 Medical Marketing

Upcoming JBC Meetings

JBC Next Steps

2026 RENEWALS

2026 Renewals

Coverage	Plan	Renewal
Medical	Anthem HMO (ASCIP)	+15%
	Anthem PPO (ASCIP)	+9%
	Kaiser HMO (ASCIP)	+8.53%
Retiree Medical (RetireeFirst)	Anthem Medicare Advantage Plan	+15.98%
Dental	Delta Dental PPO (CICCS)	+10%
	DeltaCare HMO (ASCIP)	Rate Pass
Vision	VSP (CICCS)	Rate Pass
Basic Life / Supplemental Life	The Hartford	Rate Pass

Renewal Cost Summary

Coverage	Plan	2025	2026
Medical	Anthem HMO (ASCIP)	\$11,540,884.20	\$13,272,143.76
	Anthem PPO (ASCIP)	\$10,608,508.68	\$11,563,277.16
	Kaiser HMO (ASCIP)	\$5,570,186.56	6,045,499.68
Annual Premium		\$27,719,575.44	\$30,880,920.60
% Change Over Current			+11.40%
\$ Change Over Current			+\$3,161,345.16
Coverage	Plan	2025	2026
Dental	Delta Dental PPO (CICCS)	\$1,661,845.20	\$1,828,024.92
Vision	VSP (CICCS)	\$220,707.84	\$220,707.84
Annual Premium		\$1,882,553.04	\$2,048,732.76
% Change Over Current			8.83%
\$ Change Over Current			+\$166,179.72

2026 RetireeFirst Renewal

	MAPD Anthem 2025 Current	MAPD Anthem 2026 Initial Renewal	MAPD Anthem 2026 Negotiated Renewal
Total Rate PMPM	\$478.53	\$629.92	\$555.01
Annualized *	\$2825,241.12	\$3,719,047.68	\$3,276,779.04
Annualized Change	-	\$893,806.56	\$451,537.92
% Change	-	+31.64%	+15.98%

*Annualized amounts are based on 492 retirees

2026 MEDICAL MARKETING

Medical Marketing

Stand Alone Carriers	
Medical/Rx	Anthem
Medical/Rx	Kaiser

JPAs/Trusts	
Medical/Rx	ASCIP – Incumbent
Medical/Rx	CalPERS
Medical/Rx	CVT (Anthem & Kaiser)
Medical/Rx	PACE (Anthem & Kaiser)
Medical/Rx	REEP (Anthem & Kaiser)
Medical/Rx	SISC (Anthem & Kaiser)

Market Results

Stand Alone Carriers				
Product	Carrier	Quoted	Declined	Comments
Medical/Rx	Anthem		X	Not able to meet the deadline
Medical/Rx	Kaiser	X		Quoted
JPAs/Trusts				
Medical/Rx	ASCIP	X		Incumbent - Anthem HMO +15%, PPO +9%, Kaiser +8.53%
Medical/Rx	CVT		X	Not able to meet the deadline
Medical/Rx	CalPERS	X		CalPERS has released its 2026 health plan rates and benefit designs. The upcoming changes reflect notable increases in benefits and premium costs, along with potential provider disruptions across certain regions.
Medical/Rx	SISC		X	Declined – SISC received permission from ASCIP to quote, but due to timing constraints, they are unable to submit a proposal this year.
Medical/Rx	REEP	X		Declined - Illustrative quote was rescinded due to stop loss carrier declination.

Rate Comparison – CalPERS HMO & PPO

Anthem HMO	ASCIP		CalPERS
	Anthem		Anthem
	HMO		HMO
	2026 Renewal		2026 Proposed
EE Only	119	\$940.96	\$1,158.26
EE + 1	112	\$1,974.28	\$2,316.52
EE + Family	274	\$2,820.87	\$3,011.48
Monthly Premium	\$1,106,011.98		\$1,222,428.70
Annual Premium	\$13,272,143.76		\$14,669,144.40
% Change Over Current	+15%		+27.11%
\$ Change Over Current	+\$1,731,259.56		+\$3,128,260.20

Anthem PPO	ASCIP		CalPERS
	Anthem		Blue Shield
	PPO		PPO
	2026 Renewal		2026 Proposed
EE Only	145	\$1,369.09	\$1,426.24
EE + 1	167	\$2,859.64	\$1,852.48
EE + Family	70	\$4,107.55	\$3,708.22
Monthly Premium	\$963,606.43		\$942,744.36
Annual Premium	\$11,563,277.16		\$11,312,932.32
% Change Over Current	+9%		+6.64%
\$ Change Over Current	+\$954,768.48		+\$704,423.64

Plan Comparison – CalPERS HMO

	ASCIP	CaIPERS
Carrier Name	Anthem	Anthem
Rate Guarantee	1 year	1 year
Plan Name	Custom Premier HMO	Traditional HMO
General Plan Information	California Care	California Care
Annual Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0
Annual Out-of-Pocket Limit (Individual / Family)	\$1,000 / \$2,000	\$1,500 / \$3,000
Coinsurance	No charge	No charge
Physician Services		
Office Visit (Primary Care Physician)	\$10 copay	\$15 copay
Office Visit (Specialist)	\$10 copay	\$15 copay
Urgent Care	\$10 copay	\$15 copay
Advanced Imaging (CT, MRI, etc.)	\$100 copay	No charge
Hospital Services		
Inpatient Hospitalization	No charge	No charge
Outpatient Surgery	No charge	No charge
Emergency Services		
Emergency Room Copay (Waived if Admitted)	\$100 copay	\$50 copay
Ambulance (Air & Ground)	\$100 copay	No charge
Mental Health & Substance Abuse		
Inpatient Care	No charge	No charge
Outpatient Care	\$10 copay	\$15 copay

Plan Comparison – CalPERS HMO (Continued)

	ASCIP	CalPERS
Carrier Name	Anthem	Anthem
Rate Guarantee	1 year	1 year
Plan Name	Custom Premier HMO	Traditional HMO
Prescription Drug Benefits		
Rx Deductible (Individual/Family)	\$0 / \$0	\$0 / \$0
Rx Annual Out-of-Pocket Limit (Individual/Family)	\$2,500 / \$3,500	\$7,700 / \$15,400
Retail	Costco (\$)	Express-Scripts
Generic / Preferred Brand / Brand / Specialty	\$(0) \$5 / \$15 / \$30 / --	\$5 / \$20 / \$50 / By Tier
# of Days Supply	30 days	30 days
Mail Order	Costco / Navitus	
Generic / Preferred Brand / Brand / Specialty	\$10 / \$30 / \$75 / By tier	\$10 / \$40 / \$100 / By Tier
# of Days Supply	90 days	90 days
Outpatient Rehabilitative Therapy Services		
Physical & Occupational	\$10 copay	\$15 copay
Speech	\$10 copay	\$15 copay
Chiropractic Manipulation	\$10 copay (30 visits/year, Chiro & Acupuncture combined)	\$15 copay (20 visits/year, Chiro & Acupuncture combined)
Acupuncture		
Hearing		
Hearing Aids	50% (1 device/3 years)	\$1,000 max benefit (1 device/3 years)

Plan Comparison – CalPERS PPO

	ASCIP (SISC)		CalPERS		CalPERS	
Carrier Name	Anthem		Blue Shield		Blue Shield	
Rate Guarantee	1 year		1 year		1 year	
Plan Name	90-70 Optional PPO		PERS Gold Basic Plan		PERS Platinum Basic Plan	
General Plan Information	Prudent Buyer PPO	Non-PPO	Included Health/ CalPERS	Non-PPO	Included Health/ CalPERS	Non-PPO
Annual Deductible (Individual/ Family)	\$250 / \$500	\$250 / \$500	\$1,000 / \$2,000	\$2,500 / \$5,000	\$500 / \$1,000	\$2,000 / \$4,000
Annual Out-of-Pocket Limit (Individual/ Family)	\$1,000 / \$2,000	\$3,000 / \$6,000	\$3,000 / \$6,000	None	\$2,000 / \$4,000	None
Coinsurance	10%	30%	20%	40%	10%	40%
Physician Services						
Office Visit (Primary Care Physician)	\$20 copay * (\$0 visits 1-3)	30%	\$10 copay *	40%	\$20 copay *	40%
Office Visit (Specialist)	\$20 copay *	30%	\$35 copay *	40%	\$35 copay *	40%
Urgent Care	\$20 copay *	30%	\$35 copay *	40%	\$35 copay *	40%
Advanced Imaging (CT, MRI, etc.)	10%	30% (\$800/service max)	20%	40%	10%	40%
Hospital Services						
Inpatient Hospitalization	10%	\$250 copay + 30%	20%	40%	\$250 + 10%	40%
Outpatient Surgery	10% (limits apply)	30% (limits apply)	20%	40% (ASC \$350/visit max benefit)	10%	40% (ASC \$350/visit max benefit)
Emergency Services						
Emergency Room Copay (Waived if Admitted)	\$50 copay + 10%	\$50 copay + 10%	\$50 copay + 20%	\$50 copay + 20%	\$50 copay + 10%	\$50 copay + 10%
Ambulance (Air & Ground)	10%	10%	20%	20%	10%	10%

Plan Comparison – CalPERS PPO (Continued)

	ASCIP (SISC)		CalPERS		CalPERS	
Carrier Name	Anthem		Blue Shield		Blue Shield	
Rate Guarantee	1 year		1 year		1 year	
Plan Name	90-70 Optional PPO		PERS Gold Basic Plan		PERS Platinum Basic Plan	
Mental Health & Substance Abuse						
Inpatient Care	10%	\$250 copay + 30%	20%	40%	10%	40%
Outpatient Care	\$20 copay *	30%	\$10 copay *	40%	\$20 copay *	40%
Prescription Drug Benefits						
Rx Deductible (Individual/Family)	\$0 / \$0	N/A	\$0 / \$0	N/A	\$0 / \$0	N/A
Rx Annual Out-of-Pocket Limit (Individual/Family)	\$2,500 / \$3,500	N/A	\$2,000 / \$4,000	N/A	\$2,000 / \$4,000	N/A
Retail						
	Costco (\$)					
Generic / Preferred Brand / Brand / Specialty	\$(0) \$5 / \$15 / \$30 / --	Not covered	\$5 / \$20 / \$50 / by tier	Not covered	\$5 / \$20 / \$50 / by tier	Not covered
# of Days Supply	30 days		30 days		30 days (2x copay for 90 days)	
Mail Order						
	Costco / Navitus					
Generic / Preferred Brand / Brand / Specialty	\$10 / \$30 / \$75 / By Tier	Not covered	\$10 / \$40 / \$100 / --	Not covered	\$10 / \$40 / \$100 / --	Not covered
# of Days Supply	90 days		90 days (30 specialty)		90 days	
Outpatient Rehabilitative Therapy Services						
Physical & Occupational	10%	30%	20%	40%	10%	40%
Speech	10%	30%	20%	40%	10%	40%
Chiropractic Manipulation	10%	30%	\$15 copay (20 visits/year, Chiro & Acupuncture combined)	40% (20 visits/year, Chiro & Acupuncture combined)	\$15 copay (20 visits/year, Chiro & Acupuncture combined)	40% (20 visits/year, Chiro & Acupuncture combined)
Acupuncture	\$20 copay * (12 visits/year)	30% (12 visits/year)	\$15 copay (20 visits/year, Chiro & Acupuncture combined)	40% (20 visits/year, Chiro & Acupuncture combined)	\$15 copay (20 visits/year, Chiro & Acupuncture combined)	40% (20 visits/year, Chiro & Acupuncture combined)
Hearing						
Hearing Aids	10% (\$2,000 benefit/3 years)	30% (\$2,000 benefit/3 years)	20% (\$1,000 benefit/3 years)	40% (\$1,000 benefit/3 years)	10% (\$1,000 benefit/3 years)	40% (\$1,000 benefit/3 years)

JBC NEXT STEPS & FUTURE MEETINGS

JBC Meeting – September 23, 2025

Item	Detail
Purpose	Vote by JBC on Recommendation to the Chancellor
Date	September 23, 2025 (note this occurred on September 16 th)
Keenan Responsibility	Keenan will work with RSCCD HR Office to facilitate meeting for JBC membership to cast final votes on recommendation to the Chancellor to be presented to RSCCD Board on September 29 th , 2025
JBC Responsibility	The JBC will be asked to cast their votes on the JBC recommendation to the Chancellor

2026 Medical Marketing Timeline

Date	Action
8/18/2025	Request Full Census from Rancho Santiago CCD: Delivered 8/20/2025, Request Experience Report from ASCIP – Requested, Finalize Requested Documents Needed for Anthem Quote.
8/26/2025 - JBC Meeting	Discuss renewal rates from ASCIP and other carriers. Discuss marketing timeline.
Late August 2025	Request Direct to Carrier Quote from Anthem, Request quotes from JPA's offering Anthem, CalPERS Rates – expected 3 Week Turnaround for Quotes.
Late August – Early September 2025	Work with Anthem and JPA's to Finalize Quotes- Keenan will work with Carrier and JPA.
Mid – September 2025	Proposal Due with Final Rates -Review & Analyze Proposal (Keenan)
9/16/2025 - JBC Meeting	Discuss marketing results and compare proposals.
9/23/2025 - JBC Meeting	Vote on recommendation to submit to Chancellor.
9/29/2025 - Board Meeting	Docket for Board meeting due on 9/25/2025

QUESTIONS?