



Active Employee Plan Selections

Diocese of Northern California

Effective Date: 1/1/2026

Plan Name	Plan Code	2025 Rates				2026 Rates				
		Single	Plus Sps	Plus	Family	Single	Plus Sps	Plus	Family	
Medical Plans										
EAP (Employee Assistance Program)	MEAP	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	0.00%
Kaiser CDHP-20/HSA	MHDK	\$1,013	\$1,823	\$1,823	\$2,836	\$1,074	\$1,933	\$1,933	\$3,007	6.02%
Anthem BCBS CDHP-15/HSA	MHDG	\$1,060	\$1,908	\$1,908	\$2,968	\$1,124	\$2,023	\$2,023	\$3,147	6.03%
Cigna Open Access Plus CDHP-15/HSA	MCDH	\$1,060	\$1,908	\$1,908	\$2,968	\$1,124	\$2,023	\$2,023	\$3,147	6.04%
Anthem BCBS BlueCard PPO 70	MPP4	\$1,016	\$1,829	\$1,829	\$2,845	\$1,077	\$1,939	\$1,939	\$3,016	6.01%
Cigna Open Access Plus PPO 70	MG04	\$1,016	\$1,829	\$1,829	\$2,845	\$1,077	\$1,939	\$1,939	\$3,016	6.01%
Anthem BCBS BlueCard PPO 80	MPP3	\$1,120	\$2,016	\$2,016	\$3,136	\$1,187	\$2,137	\$2,137	\$3,324	5.99%
Cigna Open Access Plus PPO 80	MG03	\$1,120	\$2,016	\$2,016	\$3,136	\$1,187	\$2,137	\$2,137	\$3,324	5.99%
Kaiser Permanente EPO 80 Plan	MKL0	\$1,212	\$2,182	\$2,182	\$3,394	\$1,285	\$2,313	\$2,313	\$3,598	6.01%
Anthem BCBS BlueCard PPO 90	MPP2	\$1,319	\$2,374	\$2,374	\$3,693	\$1,411	\$2,540	\$2,540	\$3,951	6.99%
Cigna Open Access Plus PPO 90	MG02	\$1,319	\$2,374	\$2,374	\$3,693	\$1,411	\$2,540	\$2,540	\$3,951	6.97%
Anthem BCBS BlueCard PPO 100	MPP1	\$1,490	\$2,682	\$2,682	\$4,172	\$1,609	\$2,896	\$2,896	\$4,505	7.98%
Cigna Open Access Plus PPO 100	MG01	\$1,490	\$2,682	\$2,682	\$4,172	\$1,609	\$2,896	\$2,896	\$4,505	7.98%
Kaiser EPO High	MKE0	\$1,582	\$2,848	\$2,848	\$4,430	\$1,709	\$3,076	\$3,076	\$4,785	8.01%
Dental Plans										
Delta Dental Basic	DDBA	\$57	\$103	\$103	\$160	\$58	\$104	\$104	\$162	1.48%
Delta Dental Comprehensive	DCOM	\$69	\$124	\$124	\$193	\$70	\$126	\$126	\$196	1.54%
Delta Dental Premium	DPRE	\$90	\$162	\$162	\$252	\$91	\$164	\$164	\$255	1.17%

Note:

- I. An employee is eligible to enroll in benefits if the employee is normally scheduled to work 1,000 or more compensated hours per plan year, regardless of whether they are an exempt or non-exempt employer. However, employers are not required to pay for medical and dental benefits until the employee is normally scheduled to work 1,500 or more compensated hours per plan year.
- II. Anthem and Cigna plans include preventive care, prescription benefits through Express Scripts, vision benefits through EyeMed, as well as hearing benefits. If you are enrolled in a Kaiser health plan, your pharmacy benefits will be provided by Kaiser.
- III. EAP is included with all Medical Trust medical plans. It is also available for employers to purchase for employees who waive their right to medical coverage at \$4/month per family. EAP benefits extend to the employee and their immediate family.
- IV. As per our diocesan [Denominational Health Plan \(DHP\)](#), employers are required to pay a minimum of 80% of the lowest cost plan for both the medical and dental plans, for eligible employees. These base plans include Anthem BCBS BlueCard PPO 70 and Delta Dental Basic, as highlighted above.