



**Active 65+ Employee MSP Plan Selections**  
**Diocese of Northern California**  
 Effective Date: 1/1/2026

Plan Name	Plan Code	2025 Rates				2026 Rates				% Change
		Single	Plus Sps	Plus	Family	Single	Plus Sps	Plus	Family	
<b>Medical Plans</b>										
EAP (Employee Assistance Program)	MEAP	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	0.00%
<b>Anthem BCBS BlueCard MSP PPO 70</b>	<b>MS12</b>	<b>\$816</b>	<b>\$1,469</b>	<b>\$1,469</b>	<b>\$2,285</b>	<b>\$865</b>	<b>\$1,557</b>	<b>\$1,557</b>	<b>\$2,422</b>	<b>5.99%</b>
Cigna Open Access Plus MSP PPO 70	MGM4	\$816	\$1,469	\$1,469	\$2,285	\$865	\$1,557	\$1,557	\$2,422	5.99%
Anthem BCBS BlueCard MSP PPO 80	MS11	\$874	\$1,573	\$1,573	\$2,447	\$926	\$1,667	\$1,667	\$2,593	5.96%
Cigna Open Access Plus MSP PPO 80	MGM3	\$874	\$1,573	\$1,573	\$2,447	\$926	\$1,667	\$1,667	\$2,593	5.97%
Anthem BCBS BlueCard MSP PPO 90	MS10	\$1,038	\$1,868	\$1,868	\$2,906	\$1,111	\$2,000	\$2,000	\$3,111	7.06%
Cigna Open Access Plus MSP PPO 90	MGM2	\$1,038	\$1,868	\$1,868	\$2,906	\$1,111	\$2,000	\$2,000	\$3,111	7.06%
Anthem BCBS BlueCard MSP PPO 100	MSG9	\$1,195	\$2,151	\$2,151	\$3,346	\$1,291	\$2,324	\$2,324	\$3,615	8.04%
Cigna Open Access Plus MSP PPO 100	MGM1	\$1,195	\$2,151	\$2,151	\$3,346	\$1,291	\$2,324	\$2,324	\$3,615	8.04%

**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