

**2026 Rate Comparison  
\$25 Co-pay versus \$40 Co-pay Medical Plans**

<b>Kaiser</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 984.24	\$ 970.46	\$ 13.78	\$ 165.36	11
EE + 1	\$ 1,968.48	\$ 1,940.92	\$ 27.56	\$ 330.72	22
EE + 2 or more	\$ 2,618.08	\$ 2,581.44	\$ 36.64	\$ 439.68	29
<b>Western Health Advantage</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 1,006.62	\$ 987.36	\$ 19.26	\$ 231.12	15
EE + 1	\$ 2,013.12	\$ 1,974.62	\$ 38.50	\$ 462.00	31
EE + 2 or more	\$ 2,677.54	\$ 2,626.34	\$ 51.20	\$ 614.40	41
<b>Sutter Health Plus</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 1,019.50	\$ 981.50	\$ 38.00	\$ 456.00	30
EE + 1	\$ 2,039.20	\$ 1,963.20	\$ 76.00	\$ 912.00	61
EE + 2 or more	\$ 2,713.00	\$ 2,611.90	\$ 101.10	\$ 1,213.20	81

**Benefit Services Division**

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<https://www.cityofsacramento.gov/HR/employee-retiree-benefits/ActiveEmployeeBenefits>