

**2027 Rate Comparison
\$25 Co-pay versus \$40 Co-pay Medical Plans**

Kaiser					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings	Annual Savings	# of visits w/ \$40 co-pay until \$25 co-pay is better value
EE Only	\$ 1,058.92	\$ 1,044.10	\$ 14.82	\$ 177.84	12
EE + 1	\$ 2,117.84	\$ 2,088.20	\$ 29.64	\$ 355.68	24
EE + 2 or more	\$ 2,816.74	\$ 2,777.30	\$ 39.44	\$ 473.28	32
Western Health Advantage					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings	Annual Savings	# of visits w/ \$40 co-pay until \$25 co-pay is better value
EE Only	\$ 1,077.06	\$ 1,056.46	\$ 20.60	\$ 247.20	16
EE + 1	\$ 2,154.00	\$ 2,112.78	\$ 41.22	\$ 494.64	33
EE + 2 or more	\$ 2,864.92	\$ 2,810.10	\$ 54.82	\$ 657.84	44
Sutter Health Plan					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings	Annual Savings	# of visits w/ \$40 co-pay until \$25 co-pay is better value
EE Only	\$ 1,160.70	\$ 1,062.40	\$ 98.30	\$ 1,179.60	79
EE + 1	\$ 2,321.50	\$ 2,124.90	\$ 196.60	\$ 2,359.20	157
EE + 2 or more	\$ 3,088.40	\$ 2,826.90	\$ 261.50	\$ 3,138.00	209

Benefit Services Division

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