



**2026 - 2027 Average Renewal Rate Summary**

**School District:** Wheatland Elementary SD

**Effective Date:** October 1, 2026 September 30, 2027

Product Carrier	Actives Employees
<b>Anthem Blue Cross PPO</b>	8.0%
<b>Kaiser Permanente</b>	See Attached Sheet
<b>Delta Dental</b>	0.0%
<b>VSP</b>	0.0%
<b>MetLife</b>	0.0%

Product Carrier	Non-Medicare Retirees
<b>Anthem Blue Cross PPO</b>	8.5%
<b>Kaiser Permanente</b>	See Attached Sheet
<b>Delta Dental</b>	0.0%
<b>VSP</b>	0.0%

Product Carrier	Medicare Retirees
<b>Anthem Blue Cross PPO</b>	0.0%
<b>Kaiser Permanente</b>	See Attached Sheet
<b>Delta Dental</b>	0.0%
<b>VSP</b>	0.0%

The percentage provided is intended as a preliminary reference ahead of the release of final premium rates during the week of May 18.

It is important to note that this percentage reflects the total premium increase only and does not account for the employer contribution toward premiums.

Reviewing the percentage change alone does not reflect the true impact to employees, as actual costs will depend on the level of employer contribution maintained by the district.

Once final rates are released, CVT recommends the district establish and communicate a timeline for sharing calculated contribution amounts, along with details for the upcoming open enrollment period.



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<b>Active Employees</b>	
<b>Kaiser Permanente Plans 1-8 and Bronze</b>	0.5%
<b>Kaiser Permanente Wellness</b>	4.6%
<b>Kaiser Permanente HSA</b>	3.7%

<b>Non-Medicare Retirees</b>	
<b>Kaiser Permanente Plans 1-8 and Bronze</b>	0.5%
<b>Kaiser Permanente Wellness</b>	4.6%
<b>Kaiser Permanente HSA</b>	3.7%

<b>Medicare Retirees</b>	
<b>Kaiser Permanente Senior Advantage</b>	0.0%

This document includes rate percentages for all Kaiser Permanente Plans offered through CVT. Additionally, Kaiser Permanente has adjusted the Wellness and HSA Plan pricing so the plans better reflect the cost share of the benefits.