

# Cabrillo Associate Faculty Medical/Dental Costs 2025-26 (Effective 10/1/25)

This is NOT an official Cabrillo College document. These figures should be seen as estimates only.  
For the actual costs, contact the Human Resources department.

Note that the numbers for full-time faculty will be close to these numbers but slightly different,  
due to disability and life insurance cost differences.

<b>BLUE SHIELD PPO Medical Plan (80-E)</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,825.20	\$1,567.78	\$257.42	\$336.50
<b>2-PERSON</b>	\$3,577.20	\$3,068.09	\$509.11	\$588.19
<b>FAMILY</b>	\$5,038.80	\$4,329.53	\$709.27	\$788.35

<b>BLUE SHIELD PPO Medical Plan (80-J)</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,633.20	\$1,567.78	\$65.42	\$144.50
<b>2-PERSON</b>	\$3,198.00	\$3,068.09	\$129.91	\$208.99
<b>FAMILY</b>	\$4,504.80	\$4,329.53	\$175.27	\$254.35

<b>BLUE SHIELD PPO Medical Plan (high deductible)</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,270.80	\$1,567.78	-\$296.98 (free)	-\$217.90 (free)
<b>2-PERSON</b>	\$2,475.60	\$3,068.09	-\$592.49 (free)	-\$513.41 (free)
<b>FAMILY</b>	\$3,476.40	\$4,329.53	-\$853.13 (free)	-\$774.05 (free)

<b>BLUE SHIELD HMO Medical Plan (25-500)</b>				
<b>(PAMF and Dignity Health of Santa Cruz)</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,604.40	\$1,567.78	\$36.62	\$115.70
<b>2-PERSON</b>	\$3,141.60	\$3,068.09	\$73.51	\$152.59
<b>FAMILY</b>	\$4,423.20	\$4,329.53	\$93.67	\$172.75

<b>BLUE SHIELD HMO Medical Plan (30-20%)</b>				
<b>(PAMF and Dignity Health of Santa Cruz)</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,543.20	\$1,567.78	-\$24.58 (free)	\$54.50
<b>2-PERSON</b>	\$3,019.20	\$3,068.09	-\$48.89 (free)	\$30.19
<b>FAMILY</b>	\$4,249.20	\$4,329.53	-\$80.33 (free)	-\$1.25 (free)

<b>KAISER PERMANENTE Plan</b>				
	<b>10thly Cost of Plan</b>	<b>10thly District Contribution</b>	<b>10thly Cost to Faculty Medical Only</b>	<b>10thly Cost to Faculty Medical &amp; Dental</b>
<b>SINGLE</b>	\$1,326.00	\$1,567.78	-\$241.78 (free)	-\$162.70 (free)
<b>2-PERSON</b>	\$2,584.80	\$3,068.09	-\$483.29 (free)	-\$404.21 (free)
<b>FAMILY</b>	\$3,633.60	\$4,329.53	-\$695.93 (free)	-\$616.85 (free)

<b>DELTA DENTAL</b>		<b>VSP VISION</b>	
	<b>10thly Cost of Plan</b>		<b>10thly Cost of Plan</b>
<b>SINGLE</b>	\$79.08	<b>SINGLE</b>	\$9.12
<b>2-PERSON</b>	\$156.12	<b>2-PERSON</b>	\$18.24
<b>FAMILY</b>	\$231.36	<b>FAMILY</b>	\$29.40

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This document allows an associate faculty member to see how much will be deducted from each paycheck, depending on the chosen medical plan. To arrive at the monthly (actually 10thly) cost to the faculty member, I took the plan cost numbers (from the HR document: "2025-26 Medical, Dental, and Vision Plan Rate Table Effective October 1, 2025") and subtracted from them the district contribution numbers (from the HR document: "2025-26 Annual Benefit Stipend Contribution Effective October 1, 2025") to arrive at the cost deducted out of each (10thly) paycheck of the associate faculty member.

Technically, dental coverage is free. If one chooses only the dental plan, but no medical plan, there is no cost for dental. But if one elects to choose both medical and dental coverage, the district's stipend contribution is applied against the total cost of both dental and medical. If the district contribution more than covers the combined medical and dental cost, there is no cost to the faculty member. If the combined medical/dental cost is more than the stipend, the faculty member pays the difference.

If one elects to have vision coverage, that cost is paid wholly by the faculty member.