

2026 VEBA Renewal Rates



RENEWAL BY CARRIER

Below is a snapshot of the general increases by carrier and plan type.

Carrier	Health Plans	2026 Renewal Increases
VEBA Direct	HMO Plans	8.3% - 8.6%
UnitedHealthcare	Alliance HMO Plans	8.5% - 9.5%
	Harmony HMO Plans	9.5% - 10%
	Performance HMO Plans	10.5% - 11.2%
Kaiser	Kaiser HMO Plans	11.6% - 11.9%
UMR/Surest	UMR PPO Plans	10.9% - 13.9%
SIMNSA	SIMNSA Plans	2% - 5%

Please Note:

- ▶ Percentage increases shown above for standard plan designs and enrollment structures within CalVEBA pool.
- ▶ Individual district/bargaining unit rates may vary from percentages based on individual circumstances. Rate Renewal Packages distribution will take place electronically on the morning of August 21, 2025.
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