



AMERICAN CANYON FIRE PROTECTION DISTRICT  
BOARD AGENDA  
OCTOBER 28, 2025

STAFF REPORT  
CONSENT  
**ITEM NUMBER: 4.**

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## **TITLE**

Public Employees' Medical and Hospital Care Act (PEMHCA) for FY 2025-2026.

## **RECOMMENDATION**

Adopt a Resolution fixing the Employer's contribution under Public Employees' Medical and Hospital Care Act (PEMHCA) for FY 2025-2026.

## **CONTACT**

Geoff Belyea, Fire Chief

## **BACKGROUND & ANALYSIS**

The District provides employee health benefits pursuant to the PEMHCA program, which is administered by CalPERS. Public agencies contract with CalPERS by filing a resolution with the Board electing to be subject to PEMHCA. This action signifies the contracting agency's agreement to comply with the terms, conditions, and definitions of PEMHCA, including:

- Coverage of annuitants (retirees);
- An equal contribution for active employees and annuitants;
- An administrative fee of up to 2 percent of total premium; and
- The collection of the employees' share of health plan premiums.

Since a key PEMHCA provision is the equal contribution for annuitants and active employees, the employer is required to annually establish the exact dollar amount of the health care benefit approved by the Board via a resolution using the format designated by CalPERS.

As per Article 17, Health and Welfare, of the MOU labor agreement, the District's monthly contributions toward the premium cost of health insurance for employees, their spouses, and minor children have been subject to specific calculations outlined in the MOU. According to the MOU, the contribution amount is determined based on 95% of the CalPERS 2025 Health Premium- Region 1 Kaiser rates at each benefit level (Single, Two-Party, Family), but in no event will the District monthly contribution towards the monthly premium cost exceed 110% of the 2024 District monthly contribution amounts, i.e. Single \$1,050.35; Two-Party \$2,100.69; Family \$2,730.90.

Due to the Kaiser Health premium increases, the District monthly contributions for 2025 will exceed the 110% limit established in the MOU. Therefore, the updated contribution amounts, as stated in

the MOU are:

- Single: \$1,050.35
- Two-Party: \$2,100.69
- Family: \$2,730.88

Additionally, for the "Miscellaneous Medical Group," the District's monthly contribution toward health insurance premiums is set at 90% of the 2025 CalPERS Health Premiums for Kaiser Permanente Region 1 (Single, Two-Party, Family). The employer contribution rates for 2025 for this group, based on 90% of the Kaiser Bay Area Region 1 rates, are:

- Single: \$1,001.61
- Two-Party: \$2,003.22
- Family: \$2,604.19

## **FISCAL IMPACT**

The District's contribution toward the premium cost of health insurance is within the amount budgeted for Fiscal Year 2025-2026. There is no additional fiscal impact.

## **BOARD PRIORITY PROGRAMS AND PROJECTS**

Public Safety: "Ensure American Canyon remains a safe community"

## **ENVIRONMENTAL REVIEW**

None.

## **ATTACHMENTS:**

1. [Resolution 2025-19](#)
2. [2026 Health Care Rates](#)
3. [2026 Health Rates-region-1](#)