



2026 Flexible Benefits Program

PLAN RATES & FLEXIBLE CREDITS

Flexible Benefits Program Eligibility - You are eligible if you are a regular County of Ventura employee and you have a regular Work Schedule ("Standard Hours" in VCHRP) of at least 40 hours per biweekly pay period. For specific plan information, please visit our website: <https://hr.venturacounty.gov/benefits/py2026>.

County-Sponsored Plans

Union-Sponsored Plans

Plan Name	Biweekly Premiums
COUNTY-SPONSORED MEDICAL	
Ventura County Health Care Plan (Full HMO Network)	
Employee Only	\$ 463.99
Employee + 1	\$ 927.02
Employee + 2 or more	\$1,204.84
Blue Shield Trio HMO (ACO Network)	
Employee Only	\$ 378.01
Employee + 1	\$ 755.05
Employee + 2 or more	\$ 981.27
Blue Shield Access+ HMO (Full HMO Network)	
Employee Only	\$ 493.79
Employee + 1	\$ 986.59
Employee + 2 or more	\$1,282.28
Blue Shield High-Deductible PPO	
Employee Only	\$ 607.06
Employee + 1	\$1,148.52
Employee + 2 or more	\$ 1,492.38
COUNTY-SPONSORED DENTAL	
MetLife Dental PPO	
Employee Only	\$ 23.33
Employee + 1	\$ 44.47
Employee + 2 or more	\$ 67.24
COUNTY-SPONSORED VISION	
EyeMed Vision Plan	
Employee Only	\$ 2.03
Employee + 1	\$ 3.66
Employee + 2 or more	\$ 5.24
FLEXIBLE SPENDING ACCOUNTS & HEALTH SAVINGS ACCOUNT¹	
Health Care and Limited Purpose FSAs - Annual Maximum \$3,300.00	
Dependent Care FSA - Annual Maximum \$7,500.00	
Health Savings Account - Annual Maximums:	
\$4,399.92 individual (\$5,399.92 if age 55 or over)	
\$8,749.92 family (\$9,749.92 if age 55 or over)	

¹ - Deductions for FSAs & HSAs are not taken on any 3rd paycheck in a month (PPs 26-11 & 26-22). The first deduction for the 2026 plan year for these plans will be in PP25-01 Payday 01/9/26).

Plan Name	Biweekly Premiums
VCDSA-SPONSORED MEDICAL	
Anthem Basic HMO	
Employee Only	\$ 237.01
Employee + 1	\$ 504.86
Employee + 2 or more	\$ 724.01
Anthem HMO Select	
Employee Only	\$ 271.63
Employee + 1	\$ 577.53
Employee + 2 or more	\$ 827.83
Anthem HMO Traditional	
Employee Only	\$ 425.45
Employee + 1	\$ 900.58
Employee + 2 or more	\$ 1,289.32
Anthem PPO	
Employee Only	\$ 833.05
Employee + 1	\$ 1,756.55
Employee + 2 or more	\$ 2,512.11
Anthem HDHP PPO (HSA)	
Employee Only	\$ 585.75
Employee + 1	\$1,237.19
Employee + 2 or more	\$ 1,770.21
VCPFA-SPONSORED MEDICAL	
Blue Shield Trio Low HMO (Narrow Network)	
Employee Only	\$ 288.99
Employee + 1	\$ 566.26
Employee + 2 or more	\$ 702.69
Blue Shield Low HMO (Full Network)	
Employee Only	\$ 342.74
Employee + 1	\$ 668.40
Employee + 2 or more	\$ 823.11
Blue Shield Full High HMO (Full Network)	
Employee Only	\$ 418.75
Employee + 1	\$ 812.82
Employee + 2 or more	\$1,013.28
Blue Shield High-Deductible PPO	
Employee Only	\$ 476.91
Employee + 1	\$ 923.33
Employee + 2 or more	\$ 1,319.20

Biweekly Flexible Credit Allowance

The County provides a Flexible Credit Allowance to help offset the cost of your benefit premiums. The amount is determined by your bargaining unit agreement and, if tiered, varies based on the medical plan level you select (Employee Only, Employee + 1, or Employee 2+). Employees approved for Medical Opt-Out receive an **Opt-Out Allowance (OOA)** instead of the Flex Credit; this amount also varies by bargaining agreement and is not available to part-time employees. Agreements highlighted in green are currently under negotiations and reflect 2025 Flexible Credit amounts.

Bargaining Unit	Flex Credit Allowance Full-time - (60+ hours per biweek) / OOA	Bargaining Unit	Flexible Credit Allowance - Part-time (40-59 hours per biweek) No OOA for Part-Time EEs
CNA	\$737 / \$315.42	CNA	\$518
VCDSA	\$582 / \$229.94	VCDSA	\$429
VCPFA	\$602 / \$203.62	VCPFA	\$602
VCPPOA Probation Unit	\$677 / \$250	VCPPOA Probation Unit	\$473
VEA	\$702 / \$303.43	VEA	\$491
The following Bargaining Units have Flexible Credit Allowance amounts that vary by medical plan tier: Employee Only / Employee + 1 / Employee + 2 or more & Opt-Out Allowance (OOA) shown below			
APCD, IUOE, MGMT, SEIU	\$509 / \$779 / \$983 / \$150	APCD, IUOE, MGMT, SEIU	\$356 / \$545 / \$688
CJAAVC	\$519 / \$835 / \$1,073 / \$213	CJAAVC	\$363 / \$585 / \$751
VCPPOA Patrol Unit	\$519 / \$835 / \$1,073 / \$145	VCPPOA Patrol Unit	\$363 / \$585 / \$751
SPOAVC	\$509 / \$779 / \$983 / \$150	SPOAVC	\$356 / \$545 / \$688
VCSCOA	\$516 / \$747 / \$925 / \$145	VCSCOA	\$361 / \$523 / \$648
UAPD	\$519 / \$835 / \$1,073 / \$153	UAPD	\$363 / \$585 / \$751