



# 2026 Flexible Benefits Program PLAN RATES & FLEXIBLE

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	Plan Name	Biweekly Premiums
<b>COUNTY-SPONSORED MEDICAL</b>		<b>VCDSA-SPONSORED MEDICAL</b>	
<b>Ventura County Health Care Plan (Full HMO Network)</b>		<b>Anthem Basic HMO</b>	
Employee Only	\$ 463.99	Employee Only	\$ 237.01
Employee + 1	\$ 927.02	Employee + 1	\$ 504.86
Employee + 2 or more	\$1,204.84	Employee + 2 or more	\$ 724.01
<b>Blue Shield Trio HMO (ACO Network)</b>		<b>Anthem HMO Select</b>	
Employee Only	\$ 378.01	Employee Only	\$ 271.63
Employee + 1	\$ 755.05	Employee + 1	\$ 577.53
Employee + 2 or more	\$ 981.27	Employee + 2 or more	\$ 827.83
<b>Blue Shield Access+ HMO (Full HMO Network)</b>		<b>Anthem HMO Traditional</b>	
Employee Only	\$ 493.79	Employee Only	\$ 425.45
Employee + 1	\$ 986.59	Employee + 1	\$ 900.58
Employee + 2 or more	\$1,282.28	Employee + 2 or more	\$ 1,289.32
<b>Blue Shield High-Deductible PPO</b>		<b>Anthem PPO</b>	
Employee Only	\$ 607.06	Employee Only	\$ 833.05
Employee + 1	\$1,148.52	Employee + 1	\$ 1,756.55
Employee + 2 or more	\$ 1,492.38	Employee + 2 or more	\$ 2,512.11
<b>COUNTY-SPONSORED DENTAL</b>		<b>Anthem HDHP PPO (HSA)</b>	
<b>MetLife Dental PPO</b>		Employee Only	
Employee Only	\$ 23.33	Employee + 1	\$ 585.75
Employee + 1	\$ 44.47	Employee + 2 or more	\$1,237.19
Employee + 2 or more	\$ 67.24	Employee + 2 or more	\$ 1,770.21
<b>COUNTY-SPONSORED VISION</b>		<b>VCPFA-SPONSORED MEDICAL</b>	
<b>EyeMed Vision Plan</b>		<b>Blue Shield Trio Low HMO (Narrow Network)</b>	
Employee Only	\$ 2.03	Employee Only	\$ 288.99
Employee + 1	\$ 3.66	Employee + 1	\$ 566.26
Employee + 2 or more	\$ 5.24	Employee + 2 or more	\$ 702.69
<b>FLEXIBLE SPENDING ACCOUNTS &amp; HEALTH SAVINGS ACCOUNT <sup>1</sup></b>		<b>Blue Shield Low HMO (Full Network)</b>	
Health Care and Limited Purpose FSAs - Annual Maximum \$3,300.00		Employee Only	
Dependent Care FSA - Annual Maximum \$7,500.00		Employee + 1	
Health Savings Account - Annual Maximums:		Employee + 2 or more	
\$4,399.92 individual (\$5,399.92 if age 55 or over)		Employee Only	
\$8,749.92 family (\$9,749.92 if age 55 or over)		Employee + 1	
		Employee + 2 or more	
		Employee Only	
		Employee + 1	
		Employee + 2 or more	
		Employee Only	
		Employee + 1	
		Employee + 2 or more	
		Employee Only	
		Employee + 1	
		Employee + 2 or more	
		Employee Only	
		Employee + 1	
		Employee + 2 or more	

<sup>1</sup> - 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).

## 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.

Bargaining Unit	Flex Credit Allowance Full-time - (60+ hours per biweek) / <b>OOA</b>	Bargaining Unit	Flexible Credit Allowance - Part-time (40-59 hours per biweek) <b>No OOA for Part-Time EEs</b>
CNA	\$737 / <b>\$315.42</b>	CNA	\$518
VCDSA	\$582 / <b>\$229.94</b>	VCDSA	\$429
VCPFA	\$602 / <b>\$203.62</b>	VCPFA	\$602
VCPPOA Probation Unit	\$677 / <b>\$250</b>	VCPPOA Probation Unit	\$473
<b>The following Bargaining Units have Flexible Credit Allowance amounts that vary by medical plan tier: Employee Only / Employee + 1 / Employee + 2 or more &amp; Opt-Out Allowance (OOA) shown below</b>			
SEIU, MGMT, APCD (MGMT)	\$463.99/ \$834.32 / \$1,024.11 / <b>\$150</b>	SEIU, MGMT, APCD (MGMT)	\$324.79/ \$584.02 / \$645.19
VEA	\$667/\$772/\$877/ <b>\$284</b>	VEA	\$467/\$540/\$614
CJAAVC, IUOE	\$519 / \$835 / \$1,073 / <b>\$213</b>	CJAAVC, IUOE	\$363/ \$585 / \$751
VCPPOA Patrol Unit	\$519 / \$835 / \$1,073 / <b>\$145</b>	VCPPOA Patrol Unit	\$363 / \$585 / \$751
SPOAVC	\$509 / \$779 / \$983 / <b>\$150</b>	SPOAVC	\$356 / \$545 / \$688
VCSCOA	\$516 / \$747 / \$925 / <b>\$145</b>	VCSCOA	\$361 / \$523 / \$648
UAPD	\$519 / \$835 / \$1,073 / <b>\$153</b>	UAPD	\$363 / \$585 / \$751