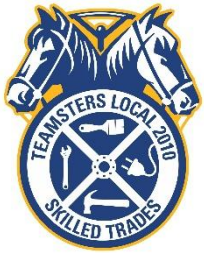


## Making Healthcare Affordable for UCSD K6 Teamsters



Our new Teamsters Tentative Agreement improves healthcare affordability for UCSD Teamsters starting January 2027 by providing healthcare subsidies and an annual cap to payment increases on Kaiser and UC Blue and Gold HMO plans.

Effective January 1, 2027, and using the 2026 employee rates provided across the workforce as the initial baseline, the University will impose a five percent (5%) annual cap on the UC Blue and Gold HMO (Health Net) and a seven and a half percent (7.5%) annual cap on the Kaiser HMO (Kaiser Permanente) employee premium increases to published premium rates through the life of the contract.

Effective January 1, 2027, and through the life of the contract, employees enrolled in Kaiser and Blue & Gold health care plans will receive monthly subsidies which will reduce the employee premiums.

For 2026, Pay Band 1 is \$73,000 or less. Pay Band 2 is \$73,001-\$145,000. Pay Band 3 is \$145,001-\$217,000. Pay Band 4 is \$217,001 or more. Pay band thresholds in future years are to be determined.

### What will those subsidies be?

#### K6 TA Subsidies

| Pay Band 1    | Self    | Self+Child | Self+Adult | Family   |
|---------------|---------|------------|------------|----------|
| Blue and Gold | \$26.00 | \$48.00    | \$128.00   | \$156.00 |
| Kaiser        | \$20.00 | \$37.00    | \$114.00   | \$156.00 |
| Pay Band 2    | Self    | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$15.00 | \$35.00    | \$119.00   | \$146.00 |
| Kaiser        | \$12.00 | \$27.00    | \$128.00   | \$178.00 |
| Pay Band 3    | Self    | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$9.00  | \$37.00    | \$119.00   | \$182.00 |
| Kaiser        | \$7.00  | \$28.00    | \$92.00    | \$140.00 |
| Pay Band 4    | Self    | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$19.00 | \$58.00    | \$154.00   | \$244.00 |
| Kaiser        | \$14.00 | \$45.00    | \$119.00   | \$188.00 |

#### 2026 Systemwide Health Care Premiums

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$97.97  | \$176.35   | \$334.04   | \$412.42 |
| Kaiser        | \$75.57  | \$136.02   | \$257.78   | \$318.23 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$156.29 | \$281.33   | \$456.51   | \$581.55 |
| Kaiser        | \$120.61 | \$217.09   | \$352.35   | \$448.83 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$214.61 | \$386.30   | \$578.98   | \$750.67 |
| Kaiser        | \$165.64 | \$298.15   | \$446.92   | \$579.43 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$272.92 | \$491.27   | \$701.44   | \$919.79 |
| Kaiser        | \$210.68 | \$379.22   | \$541.50   | \$710.04 |

## Projected Future Costs – 2027

### 2027 Premium Baseline (Max, 5% B&G, 7.5% Kaiser)

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$102.87 | \$185.17   | \$350.74   | \$433.04 |
| Kaiser        | \$81.24  | \$146.22   | \$277.11   | \$342.10 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$164.10 | \$295.40   | \$479.34   | \$610.63 |
| Kaiser        | \$129.66 | \$233.37   | \$378.78   | \$482.49 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$225.34 | \$405.62   | \$607.93   | \$788.20 |
| Kaiser        | \$178.06 | \$320.51   | \$480.44   | \$622.89 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$286.57 | \$515.83   | \$736.51   | \$965.78 |
| Kaiser        | \$226.48 | \$407.66   | \$582.11   | \$763.29 |

### 2027 Max Change From 2026

| Pay Band 1    | Self      | Self+Child | Self+Adult | Family     |
|---------------|-----------|------------|------------|------------|
| Blue and Gold | (\$21.10) | (\$39.18)  | (\$111.30) | (\$135.38) |
| Kaiser        | (\$14.33) | (\$26.80)  | (\$94.67)  | (\$132.13) |
| Pay Band 2    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | (\$7.19)  | (\$20.93)  | (\$96.17)  | (\$116.92) |
| Kaiser        | (\$2.95)  | (\$10.72)  | (\$101.57) | (\$144.34) |
| Pay Band 3    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$1.73    | (\$17.68)  | (\$90.05)  | (\$144.47) |
| Kaiser        | \$5.42    | (\$5.64)   | (\$58.48)  | (\$96.54)  |
| Pay Band 4    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | (\$5.35)  | (\$33.44)  | (\$118.93) | (\$198.01) |
| Kaiser        | \$1.80    | (\$16.56)  | (\$78.39)  | (\$134.75) |

### 2027 Premium Baseline Minus Subsidies

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$76.87  | \$137.17   | \$222.74   | \$277.04 |
| Kaiser        | \$61.24  | \$109.22   | \$163.11   | \$186.10 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$149.10 | \$260.40   | \$360.34   | \$464.63 |
| Kaiser        | \$117.66 | \$206.37   | \$250.78   | \$304.49 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$216.34 | \$368.62   | \$488.93   | \$606.20 |
| Kaiser        | \$171.06 | \$292.51   | \$388.44   | \$482.89 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$267.57 | \$457.83   | \$582.51   | \$721.78 |
| Kaiser        | \$212.48 | \$362.66   | \$463.11   | \$575.29 |

### Average Max Change Across Pay Bands 1 and 2 – 2027

**Blue and Gold:** (\$68.52)

**Kaiser:** (\$65.94)



## Projected Future Costs – 2028

### 2028 Premium Baseline (Max, 5% B&G, 7.5% Kaiser)

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family     |
|---------------|----------|------------|------------|------------|
| Blue and Gold | \$108.01 | \$194.43   | \$368.28   | \$454.69   |
| Kaiser        | \$87.33  | \$157.19   | \$297.89   | \$367.76   |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$172.31 | \$310.17   | \$503.31   | \$641.16   |
| Kaiser        | \$139.38 | \$250.87   | \$407.19   | \$518.68   |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$236.61 | \$425.90   | \$638.33   | \$827.61   |
| Kaiser        | \$191.41 | \$344.55   | \$516.47   | \$669.61   |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$300.90 | \$541.62   | \$773.34   | \$1,014.07 |
| Kaiser        | \$243.47 | \$438.23   | \$625.77   | \$820.54   |

### 2028 Max Change From 2026

| Pay Band 1    | Self      | Self+Child | Self+Adult | Family     |
|---------------|-----------|------------|------------|------------|
| Blue and Gold | (\$15.96) | (\$29.92)  | (\$93.76)  | (\$113.73) |
| Kaiser        | (\$8.24)  | (\$15.83)  | (\$73.89)  | (\$106.47) |
| Pay Band 2    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$1.02    | (\$6.16)   | (\$72.20)  | (\$86.39)  |
| Kaiser        | \$6.77    | \$6.78     | (\$73.16)  | (\$108.15) |
| Pay Band 3    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$13.00   | \$2.60     | (\$59.65)  | (\$105.06) |
| Kaiser        | \$18.77   | \$18.40    | (\$22.45)  | (\$49.82)  |
| Pay Band 4    | Self      | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$8.98    | (\$7.65)   | (\$82.10)  | (\$149.72) |
| Kaiser        | \$18.79   | \$14.01    | (\$34.73)  | (\$77.50)  |

### 2028 Premium Baseline Minus Subsidies

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$82.01  | \$146.43   | \$240.28   | \$298.69 |
| Kaiser        | \$67.33  | \$120.19   | \$183.89   | \$211.76 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$157.31 | \$275.17   | \$384.31   | \$495.16 |
| Kaiser        | \$127.38 | \$223.87   | \$279.19   | \$340.68 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$227.61 | \$388.90   | \$519.33   | \$645.61 |
| Kaiser        | \$184.41 | \$316.55   | \$424.47   | \$529.61 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$281.90 | \$483.62   | \$619.34   | \$770.07 |
| Kaiser        | \$229.47 | \$393.23   | \$506.77   | \$632.54 |

### Average Max Change Across Pay Bands 1 and 2 – 2028

**Blue and Gold: (\$52.14)**

**Kaiser: (\$46.52)**



## Projected Future Costs – 2029

### 2029 Premium Baseline (Max, 5% B&G, 7.5% Kaiser)

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family     |
|---------------|----------|------------|------------|------------|
| Blue and Gold | \$113.41 | \$204.15   | \$386.69   | \$477.42   |
| Kaiser        | \$93.88  | \$168.98   | \$320.23   | \$395.34   |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$180.93 | \$325.68   | \$528.48   | \$673.22   |
| Kaiser        | \$149.83 | \$269.69   | \$437.73   | \$557.58   |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$248.44 | \$447.20   | \$670.25   | \$868.99   |
| Kaiser        | \$205.77 | \$370.39   | \$555.21   | \$719.83   |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$315.95 | \$568.70   | \$812.01   | \$1,064.77 |
| Kaiser        | \$261.73 | \$471.10   | \$672.70   | \$882.08   |

### 2029 Max Change From 2026

| Pay Band 1    | Self      | Self+Child | Self+Adult | Family    |
|---------------|-----------|------------|------------|-----------|
| Blue and Gold | (\$10.56) | (\$20.20)  | (\$75.35)  | (\$91.00) |
| Kaiser        | (\$1.69)  | (\$4.04)   | (\$51.55)  | (\$78.89) |
| Pay Band 2    | Self      | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$9.64    | \$9.35     | (\$47.03)  | (\$54.33) |
| Kaiser        | \$17.22   | \$25.60    | (\$42.62)  | (\$69.25) |
| Pay Band 3    | Self      | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$24.83   | \$23.90    | (\$27.73)  | (\$63.68) |
| Kaiser        | \$33.13   | \$44.24    | \$16.29    | \$0.40    |
| Pay Band 4    | Self      | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$24.03   | \$19.43    | (\$43.43)  | (\$99.02) |
| Kaiser        | \$37.05   | \$46.88    | \$12.20    | (\$15.96) |

### 2029 Premium Baseline Minus Subsidies

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$87.41  | \$156.15   | \$258.69   | \$321.42 |
| Kaiser        | \$73.88  | \$131.98   | \$206.23   | \$239.34 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$165.93 | \$290.68   | \$409.48   | \$527.22 |
| Kaiser        | \$137.83 | \$242.69   | \$309.73   | \$379.58 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$239.44 | \$410.20   | \$551.25   | \$686.99 |
| Kaiser        | \$198.77 | \$342.39   | \$463.21   | \$579.83 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$296.95 | \$510.70   | \$658.01   | \$820.77 |
| Kaiser        | \$247.73 | \$426.10   | \$553.70   | \$694.08 |

### Average Max Change Across Pay Bands 1 and 2 – 2029

**Blue and Gold: (\$34.94)**

**Kaiser: (\$25.65)**



## Projected Future Costs – 2030

### 2030 Premium Baseline (Max, 5% B&G, 7.5% Kaiser)

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family     |
|---------------|----------|------------|------------|------------|
| Blue and Gold | \$119.08 | \$214.36   | \$406.02   | \$501.29   |
| Kaiser        | \$100.92 | \$181.65   | \$344.25   | \$424.99   |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$189.98 | \$341.96   | \$554.90   | \$706.88   |
| Kaiser        | \$161.07 | \$289.92   | \$470.56   | \$599.40   |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$260.86 | \$469.56   | \$703.76   | \$912.44   |
| Kaiser        | \$221.20 | \$398.17   | \$596.85   | \$773.82   |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$331.75 | \$597.14   | \$852.61   | \$1,118.01 |
| Kaiser        | \$281.36 | \$506.43   | \$723.15   | \$948.24   |

### 2030 Max Change From 2026

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family    |
|---------------|----------|------------|------------|-----------|
| Blue and Gold | (\$4.89) | (\$9.99)   | (\$56.02)  | (\$67.13) |
| Kaiser        | \$5.35   | \$8.63     | (\$27.53)  | (\$49.24) |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$18.69  | \$25.63    | (\$20.61)  | (\$20.67) |
| Kaiser        | \$28.46  | \$45.83    | (\$9.79)   | (\$27.43) |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$37.25  | \$46.26    | \$5.78     | (\$20.23) |
| Kaiser        | \$48.56  | \$72.02    | \$57.93    | \$54.39   |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$39.83  | \$47.87    | (\$2.83)   | (\$45.78) |
| Kaiser        | \$56.68  | \$82.21    | \$62.65    | \$50.20   |

### 2030 Premium Baseline Minus Subsidies

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$93.08  | \$166.36   | \$278.02   | \$345.29 |
| Kaiser        | \$80.92  | \$144.65   | \$230.25   | \$268.99 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$174.98 | \$306.96   | \$435.90   | \$560.88 |
| Kaiser        | \$149.07 | \$262.92   | \$342.56   | \$421.40 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$251.86 | \$432.56   | \$584.76   | \$730.44 |
| Kaiser        | \$214.20 | \$370.17   | \$504.85   | \$633.82 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$312.75 | \$539.14   | \$698.61   | \$874.01 |
| Kaiser        | \$267.36 | \$461.43   | \$604.15   | \$760.24 |

### Average Max Change Across Pay Bands 1 and 2 – 2030

**Blue and Gold: (\$16.87)**

**Kaiser: (\$3.22)**



## Projected Future Costs – 2031

### 2031 Premium Baseline (Max, 5% B&G, 7.5% Kaiser)

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family     |
|---------------|----------|------------|------------|------------|
| Blue and Gold | \$125.03 | \$225.08   | \$426.32   | \$526.35   |
| Kaiser        | \$108.49 | \$195.27   | \$370.07   | \$456.86   |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$199.48 | \$359.06   | \$582.65   | \$742.22   |
| Kaiser        | \$173.15 | \$311.66   | \$505.85   | \$644.36   |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$273.90 | \$493.04   | \$738.95   | \$958.06   |
| Kaiser        | \$237.79 | \$428.03   | \$641.61   | \$831.86   |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family     |
| Blue and Gold | \$348.34 | \$627.00   | \$895.24   | \$1,173.91 |
| Kaiser        | \$302.46 | \$544.41   | \$777.39   | \$1,019.36 |

### 2031 Max Change From 2026

| Pay Band 1    | Self    | Self+Child | Self+Adult | Family    |
|---------------|---------|------------|------------|-----------|
| Blue and Gold | \$1.06  | \$0.73     | (\$35.72)  | (\$42.07) |
| Kaiser        | \$12.92 | \$22.25    | (\$1.71)   | (\$17.37) |
| Pay Band 2    | Self    | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$28.19 | \$42.73    | \$7.14     | \$14.67   |
| Kaiser        | \$40.54 | \$67.57    | \$25.50    | \$17.53   |
| Pay Band 3    | Self    | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$50.29 | \$69.74    | \$40.97    | \$25.39   |
| Kaiser        | \$65.15 | \$101.88   | \$102.69   | \$112.43  |
| Pay Band 4    | Self    | Self+Child | Self+Adult | Family    |
| Blue and Gold | \$56.42 | \$77.73    | \$39.80    | \$10.12   |
| Kaiser        | \$77.78 | \$120.19   | \$116.89   | \$121.32  |

### 2031 Premium Baseline Minus Subsidies

| Pay Band 1    | Self     | Self+Child | Self+Adult | Family   |
|---------------|----------|------------|------------|----------|
| Blue and Gold | \$99.03  | \$177.08   | \$298.32   | \$370.35 |
| Kaiser        | \$88.49  | \$158.27   | \$256.07   | \$300.86 |
| Pay Band 2    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$184.48 | \$324.06   | \$463.65   | \$596.22 |
| Kaiser        | \$161.15 | \$284.66   | \$377.85   | \$466.36 |
| Pay Band 3    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$264.90 | \$456.04   | \$619.95   | \$776.06 |
| Kaiser        | \$230.79 | \$400.03   | \$549.61   | \$691.86 |
| Pay Band 4    | Self     | Self+Child | Self+Adult | Family   |
| Blue and Gold | \$329.34 | \$569.00   | \$741.24   | \$929.91 |
| Kaiser        | \$288.46 | \$499.41   | \$658.39   | \$831.36 |

### Average Max Change Across Pay Bands 1 and 2 – 2031

**Blue and Gold:** \$2.09

**Kaiser:** \$20.90

