

**Podcast Title: Open Enrollment: What to Know About 2026 Kaiser Premium Changes**

**Season: 1, Episode XX**

**Host: Suzanne Budd**

**Guest: Marci Bennett, Blanca Bocobo**

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**Suzanne:** [00:00:00] Hi, this is Suzanne Budd from Berkeley Lab's Strategic Communications team. I'm here today with two members of the Berkeley Lab Benefits team, Marci Bennett, Principal Benefits Manager, and Blanca Bocobo Health Care Facilitator.

Open enrollment is happening now and there are some big changes to plans and premiums this year. Marci and Blanca want to share more about how and why changes to UC's benefits methodology affect Kaiser premiums and what to expect going forward.

Blanca, can you explain how UC's premium contribution methodology will change this year

**Blanca:** Beginning this year, UC has adopted a portfolio approach to its premium contribution methodology. It means that they will look at the plans as a whole, assessing the employer contributions equally and proportionally, rather than setting employer contributions [00:01:00] for each individual plan.

**Suzanne:** Marci, what factors have contributed to the decision to adjust premium costs for employees enrolled in the Kaiser HMO? And why is this adjustment considered necessary?

**Marci:** Well, after UC did an outside review, it was discovered that Kaiser's employer premiums were being covered at a significantly higher level compared to our other plans. UC wanted to bring the premium coverage they offer for their medical plans in line with standard practices, and this meant covering less employer premiums for Kaiser to be able to adjust that coverage over the other plans.

After this adjustment, they'll cover the same dollar amount for each non-Kaiser plan and the same percentage for the Kaiser and the UC Blue and Gold plans.

**Suzanne:** All right. Marci, given how sharply premiums are going to go up for the Kaiser HMO in 2026, what can we expect in terms of cost [00:02:00] changes in 2026?

**Marci:** As the enrollment data and premium coverage was analyzed for adjustment, it was found that those who will see the biggest increase in their employee premiums in 2026 will be those enrolled in Kaiser in the tier one and two salary ranges. Although any enrolled in Kaiser may see some increase. So it's important to check.

While this new methodology has caused sharp increases for Kaiser in 2026, it should only be a one-time event that will allow for more manageable increases in the years ahead. And I just want to take a moment here to recognize that these increases are hitting those at the lower salary tiers, and that just sucks hard stop.

So if you were ever considering switching to another plan, this may be the year to assess and make that switch to manage your costs.

**Suzanne:** Sounds like it. Thank you. Blanca, what resources will be available to Kaiser HMO enrollees during this open enrollment period to help them [00:03:00] navigate these changes and evaluate their options?

**Blanca:** One resource is the Virtual Benefit Counselor, Alex, which already includes 2026 plan information and the rates. Outside of that, employees can check out the [openenrollment.lbl.gov](https://openenrollment.lbl.gov) site. It includes webinar schedules. They can also go over to the *Plan Highlights and Update* page, which includes a Kaiser microsite and also includes the 1-on1 appointments to speak to a Kaiser representative. And even throughout open enrollment we will continue to have updates to these pages with the latest information we get from UC as well as the plans.

**Suzanne:** Great. Thank you both.

Thanks for sharing these details on such a critical topic. For more information on open enrollment, visit [00:04:00] the website at [openenrollment.lbl.gov](https://openenrollment.lbl.gov). For Strategic Communications at Berkeley Lab, I'm Suzanne Budd.