

**2025 Rate Comparison  
\$25 Co-pay versus \$40 Co-pay Medical Plans**

<b>Kaiser</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 916.62	\$ 903.78	\$ 12.84	\$ 154.08	10
EE + 1	\$ 1,833.24	\$ 1,807.56	\$ 25.68	\$ 308.16	21
EE + 2 or more	\$ 2,438.22	\$ 2,404.06	\$ 34.16	\$ 409.92	27
<b>Western Health Advantage</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 949.06	\$ 930.46	\$ 18.60	\$ 223.20	15
EE + 1	\$ 1,898.02	\$ 1,860.86	\$ 37.16	\$ 445.92	30
EE + 2 or more	\$ 2,524.44	\$ 2,475.00	\$ 49.44	\$ 593.28	40
<b>Sutter Health Plus</b>					
	<b>\$25 Co-pay</b>	<b>\$40 Co-pay</b>	<b>Monthly Savings</b>	<b>Annual Savings</b>	<b># of visits w/ \$40 co-pay until \$25 co-pay is better value</b>
EE Only	\$ 894.50	\$ 861.30	\$ 33.20	\$ 398.40	27
EE + 1	\$ 1,789.10	\$ 1,722.70	\$ 66.40	\$ 796.80	53
EE + 2 or more	\$ 2,380.40	\$ 2,292.10	\$ 88.30	\$ 1,059.60	71