

ORANGE COUNTY TRANSPORTATION AUTHORITY

FINANCIAL OVERVIEW

Effective January 1, 2026

Plan/Coverage		Current Annual Cost	Renewal Annual Cost	% Δ
MEDICAL	EEs			
PRISM-Kaiser Admin/TCU HMO	190	\$3,863,784	\$4,407,432	14.1%
PRISM-Kaiser Coach Operators HMO	550	\$11,238,972	\$12,819,264	14.1%
PRISM-Anthem HMO Admin/TCU	110	\$2,498,472	\$2,849,904	14.1%
PRISM-Anthem HMO Coach Operators	55	\$1,317,516	\$1,502,856	14.1%
PRISM-Anthem PPO Admin/TCU	74	\$1,973,760	\$2,251,464	14.1%
PRISM-Anthem PPO Coach Operators	69	\$1,687,008	\$1,924,452	14.1%
PRISM-Anthem CDHP Admin/TCU	152	\$3,293,952	\$3,757,248	14.1%
DENTAL				
PRISM-Delta Admin/TCU DHMO	60	\$26,294	\$26,294	0.0%
Direct-Delta Coach Operators DHMO	114	\$38,814	\$38,814	0.0%
PRISM-Delta Admin/TCU DPPO	474	\$684,104	\$699,460	2.2%
PRISM-Delta Coach Operators DPPO	535	\$580,900	\$593,876	2.2%
VISION				
PRISM-VSP Base Vision Plan Admin/TCU	400	\$156,679	\$156,679	0.0%
PRISM-VSP Buy-up Vision Admin/TCU (cost neutral)	140	\$70,584	\$70,584	0.0%
PRISM-VSP Vision Coach Operators	625	\$97,692	\$97,692	0.0%
BASIC LIFE/AD&D				
PRISM-Voya Life/AD&D Admin/TCU	574	\$196,215	\$198,250	1.0%
PRISM-Voya Life/AD&D Coach Operators	674	\$77,454	\$77,454	0.0%
SHORT TERM DISABILITY				
PRISM-Voya Short Term Disability Admin	518	\$32,523	\$35,254	8.4%
LONG TERM DISABILITY				
PRISM-Voya Long Term Disability Admin/TCU	556	\$145,624	\$155,324	6.7%
FMLA Leave Administration				
Voya	1400	\$25,032	\$25,032	0.0%
TOTAL ANNUAL PREMIUM		\$28,005,381	\$31,687,334	
ANNUAL DOLLAR CHANGE			\$3,681,953	
ANNUAL PERCENT CHANGE			13.1%	

AD&D – Accidental Death and Dismemberment

EEs - Employees

CDHP - Consumer Driven Health Plan

DHMO - Dental Health Maintenance Organization

HMO - Health Maintenance Organization

PPO - Preferred Provider Organization

PRISM - Public Risk Innovation, Solutions, and Management

TCU - Transportation Communications International Union

VSP - Vision Service Plan