PUSD OPEN ENROLLMENT 2025-2026 SEPTEMBER 15, 2025 THROUGH OCTOBER 10, 2025

OPEN ENROLLMENT ENDS FRIDAY, OCTOBER 10, 2025

Please review the attached health plan information and new premium rates. New rates will be deducted with your December 2025 payroll warrant and become effective January 1, 2026.

If you need to make changes, now is the time to add/delete dependents, cancel coverage, enroll in a medical plan or change medical plans.

Health Plan Changes for 2026:

CalPERS Annual Health Plan Changes

How to make changes if you are currently enrolled in a district medical plan?

Log into your <u>myCalPERS</u> account to access Open Enrollment information and resources. Use the Search Health Plans tool to find health plans available in your area and whether your doctors accept those plans. <u>You'll be able to submit your changes and upload any documentation requirements through your myCalPERS account</u>. Certain transactions such as new enrollments, adding a dependent, and some delete dependent transactions, will still require documentation to confirm eligibility.

List of required documentation listed below

Logging into CalPERS:

Log into your <u>myCalPERS</u> account > Click the link and enter your Username and Password.

If you have never logged in before click "Member Registration" to create your account.

Trouble logging in:

- Forgot your username or password, click the link on the Log In page for Forgot your username? Or Forgot your password?
- Need additional help: myCalPERS login & registration guide

Health Demographic Profile:

CalPERS, recommends you complete your <u>Health Demographic Profile</u> in myCalPERS. It takes less than two minutes to complete. Your response is confidential and secure and will help CalPERS better understand members and improve the quality of care and health outcomes for all.

How to enroll in a district medical plan?

- 1. Log into your <u>Frontline</u> account > go to Frontline Central (top left corner of the screen).
- Click on "My Forms" > "Forms I can Start" > select "CA California CalPERS Health Benefits Plan Enrollment Form (HBD-12) OPEN ENROLLMENT" form to complete and submit.

If you have decided to keep your current medical plan, and are <u>NOT</u> making changes to your coverage, <u>no action is required</u>.

Employees receiving Cash-In-Lieu:

Employees who are electing to decline coverage are required to submit an annual "Waiver of Offer of Medical Coverage" form to meet Affordable Care Act requirements.

- 1. From <u>Frontline</u> > go to "Forms I can Start" > select and submit the "Waiver of Offer of Medical Coverage Open Enrollment" form.
 - a. The "Waiver of Offer of Medical Coverage Open Enrollment" form is required to be submitted no later than December 1st.
 - b. <u>If we do not receive your waiver form through Frontline, your current Cash-In-Lieu benefits will end December 31, 2025.</u>
- 2. Proof of enrollment in a medical plan is **required**.
 - a. To provide proof, have the form completed by the employer providing the insurance OR provide a letter from the employer's benefit department or a letter from the health provider and upload it to the waiver form in Frontline Central.

How to enroll in or make changes to dental and vision?

- 1. Log into your Frontline account, and go to Frontline Central (top left corner of the screen).
- 2. Click on "My Forms", then "Forms I can Start" and select "Delta Dental and VSP Vision Care Plans" for your employee group, and then complete and submit the form.

If you have decided to keep your current dental and/or vision plan, and are **NOT** making changes to your coverage, **no action is required.**

Flex Spending Accounts:

Open enrollment will tentatively start mid-October. Please keep an eye out during that month for enrollment dates and information.

Flexible Spending Accounts DO NOT rollover. You <u>must</u> apply each year if you would like to have a medical or dependent care FSA for the next calendar year.

List of required documentation needed to Add a Dependent to CalPERS Health

Dependent Type	
Spouse or Domestic	Partner

Natural Child

Adopted Child

Step-Child

Domestic Partner's Child

Disabled Dependent (Age 26 or Older)

Documentation Required

- Marriage certificate or domestic partnership registration
- Birth certificate naming the employee as parent
- Adoption certificate or birth/adoption certificate naming the employee (or spouse/domestic partner) as parent
- Birth certificate naming the employee's spouse as parent
- Birth certificate naming the employee's domestic partner as parent
- Completed CalPERS questionnaire and medical report
- Authorization to disclose protected health information
- Physician's statement certifying disability

PUSD 2026 Rates:

CSEA PEA

PASA & CAPS - Management - Confidential Employees