

Open Enrollment 2027

Retiree Health Benefits

October 16 - 28, 2026



Learn

- Open Enrollment is a your annual opportunity to change your existing medical and/ or dental coverage, or remove dependents. Vision is not offered. You cannot add dependents.
- **Informational Meetings**
 - **Virtual** @ Microsoft Teams: 10/19 @ 4pm - 6pm
 - A recording of this will be posted on our [department webpage](#).
 - In-Person @ **District Office Board Room**: 10/22 @ 4:30pm - 6:30pm
 - Employees will be able to engage with [VEBA](#) (the trust that administers our insurance) and the insurance carriers.

Decide

- Current medical, prescription, and dental plan designs remain the same.
- 2027 Retiree [rates](#) are posted on our department webpage.

Act

- Mark your calendar to make changes to your medical and/ or dental between 10/16 through 10/28.
- **If you are not looking to make any changes, then no action is necessary. Your 2026 enrollments will rollover into 2027.**
- Changes can be made by completing an [enrollment/ changes](#) form and submitting the document to our department via fax, US mail, or in-person.
 - Phone: (949) 234-9404
 - Fax: (949) 487-0671
 - Address
 - CUSD Insurance and Risk Management Department
 - 33122 Valle Road, San Juan Capistrano, CA 92675
 - Hours of Operation: Monday - Friday, 8am - 4:30pm, No appointments are necessary.
 - We cannot accept documents via email.

Important Notes

- Personal information changes should be emailed to hrrservices@capousd.org and insurance@capousd.org.
- Employees are responsible for ensuring the correct coverage is selected before submitting enrollment changes.
- No plan changes outside of Open Enrollment without a qualifying event are permitted.