



MEMORANDUM

DATE: September 25, 2026

TO: COBRA Participant Addressed

THROUGH: Francy Leal, Director of Employee Benefits

FROM: Monica Goff, Employee Benefits Technician
Michele Vasquez, Employee Benefits Technician

SUBJECT: Open Enrollment for Health, Dental, Vision, and the Employee Assistance Program (EAP)

All COBRA participants have the opportunity to enroll in or make changes to their health, dental, vision, and Employee Assistance Program (EAP) plans during the District's Annual Open Enrollment period. This open enrollment will occur **October 5 through October 19, 2026**, and all changes will become effective **January 1, 2027**.

Because changes to your benefit elections may affect you and your covered family members, please carefully review the following benefit updates for 2027:

- **Tobacco Certification:** All COBRA participants enrolled in a medical plan are required to certify whether they are a tobacco user or non-tobacco user by completing a Tobacco Certification Form. If you do not complete the tobacco certification during open enrollment, a **\$30 monthly tobacco surcharge** will automatically be assessed beginning January 2027. **The surcharge does not apply to dependents.**
- **GLP1 Injectables** will **no** longer be approved for **Weight Loss**.
- **NEW Medical Plan.** The **Blue Choice PPO – Low** plan **ends December 31, 2026**, and will no longer be available. **Blue Essentials HMO plan starts January 1, 2027**. For 2027, the Blue Essentials HMO has an in-network calendar-year deductible of **\$2,500 per individual and \$6,500 per family**. The 2027 out-of-pocket maximum is **\$7,500 per individual and \$16,000 per family**. Please note that the Blue Essentials HMO plan **does not provide out-of-network benefits**, and a **referral is required** to see a specialist.
 - Specialties that **do not** require a referral: **Mental Health and OB/GYN**.
- **Blue Essentials HMO: Primary Care Physician Election Window** will start on **November 17, 2026, through January 17, 2026**. You can call **1-877-299-2377 to choose a PCP**. If you do not contact BlueCross BlueShield to select a Primary Care Physician by January 17, 2027, one will be assigned to you.
- **Blue Choice PPO High:** The in-network calendar-year deductible is increasing from **\$1,500 to \$2,000 per individual** and **\$4,500 to \$5,000 per family**. The 2027 out-of-pocket maximum is increasing from **\$4,000 to \$5,000 per individual** and from **\$11,250 to \$12,250 per family**.

- **BlueEdge High-Deductible Plan:** The deductible is increasing from **\$3,400 to \$3,500** for employee-only coverage and from **\$10,200 to \$10,400 annually** for employee-plus-child, employee-plus-spouse, and family coverage.
- **Medical and Vision Premiums:** There is **no change in premiums** for the medical and vision plans.
- **Dental Premiums:** There is a **slight decrease in premiums** for all dental plans.
- **Go Wellbeing:** Well on Target is now Go Wellbeing.

Please visit www.neisd.net/openenrollment and click on **COBRA OPEN ENROLLMENT PACKET** to review plan details, print enrollment and tobacco declaration forms, and to enroll in or make changes to your Health, Dental, Vision, or EAP plans for this Open Enrollment.

If you do not have access to a computer, the Employee Benefits Office can mail any necessary forms to you. If you do not wish to make any changes to your current benefit elections, no further action is required, **unless you are enrolled in a medical plan. Medical plan participants must complete and return the enclosed Tobacco Certification Form, even if no other changes are being made to their benefit elections.**

All forms must be received in the Employee Benefits Office by **October 19, 2026**. ***No exceptions will be made for requests received after this deadline.***

Forms may be mailed to:

NEISD – Employee Benefits
Attn: COBRA
8961 Tesoro Drive, Suite 209
San Antonio, TX 78217

Forms may also be faxed to (210) 805-2798.

Please note, any changes made during Open Enrollment will not extend the end date of your COBRA coverage(s).

Enclosures:

1. Return Envelope
2. Tobacco Certification Form
3. COBRA rate sheet