











# Open Enrollment for Plan Year 2026 and Member Engagement Plans

**September 11, 2025** 

#### **Presenter:**

Rin Coleridge, SFHSS Chief Operating and Experience Officer Carrie Beshears, Well-Being Manager

### **Agenda**

- 1. What is Open Enrollment?
- 2. What's New for 2026
- 3. Flexible Spending Account Changes for 2026
- 4. Open Enrollment Timeline
- 5. Member Experience
- 6. Flu Prevention Campaign

### What is Open Enrollment?

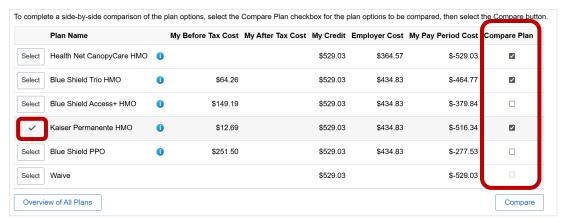
- The Open Enrollment period is the time each year when all employees change their current benefits elections for the upcoming calendar year.
  - Enroll/Waive coverage
  - Change from one plan to another
  - Add/remove dependents from coverage
  - Enroll in Flexible Spending Accounts
- A member's current benefits elections (except for health care and dependent care Flexible Spending Accounts) will roll over to the 2026 plan year. Members must re-enroll in Flexible Spending Accounts every year to participate.
- The new benefit choices are effective January 1, 2026.

### How to Choose a Health Plan

All HSS Health Plans have comprehensive benefits, but how they support members through their health journey may vary. Each plan has different programs and resources for chronic condition management, preventative care, behavioral health support, telehealth, and afterhours support. Learn about their differences at their dedicated SFHSS microsite.

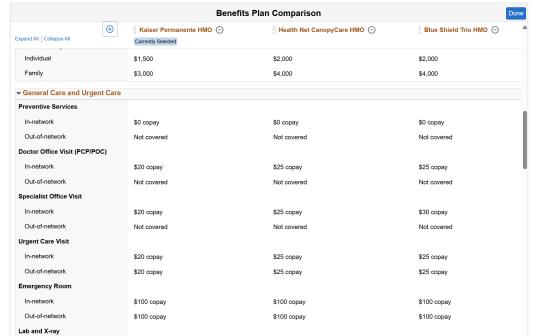
- Health Net CanopyCare HMO: <a href="https://sfhss.healthnetcalifornia.com/">https://sfhss.healthnetcalifornia.com/</a>
- Blue Shield of California Trio/Access+ HMOs, PPO, Medicare Advantage PPO: <a href="https://www.blueshieldca.com/group/sfhss/">https://www.blueshieldca.com/group/sfhss/</a>
- Kaiser Permanente HMO and Senior Advantage HMO: <a href="https://choose.kaiserpermanente.org/sfhss">https://choose.kaiserpermanente.org/sfhss</a>
- SFHSS Well-Being resources for benefits navigation: <a href="https://sfhss.org/using-your-benefits">https://sfhss.org/using-your-benefits</a>

### What is New for Plan Year 2026?



# Self-Service Plan Comparison Tool

Members who enroll online can easily learn and compare the plan differences for in-network and out-of-network costs across multiple services, for medical, dental and vision.



### What is New for Plan Year 2026, Cont'd?

### **Active Employees**

- Email Pilot DHR, CON, and RET members will receive an email from HSS to go
  online to review and make their elections instead of receiving an OE Letter.
- New York Life will be the City's vendor for Life, AD&D, and Disability Insurance, replacing The Hartford and Manhattan Life, effective January 1, 2026.
  - Increased Guaranteed Issue amount for Voluntary Supplemental Life Insurance–Employee Paid to \$200,000.
  - Voluntary Accidental Death and Dismemberment (AD&D) Insurance–
     Employee Paid, coverage up to \$500,000
  - Estate Guidance and Will Preparation are included for no cost as a valueadded service for eligible employees

### What is New for Plan Year 2026, Cont'd?

#### **Retirees**

- Blue Shield Medicare Advantage PPO plan will be expanding to the following US Territories: Puerto Rico, US Virgin Islands, Guam, American Samoa, and Northern Mariana Islands.
- Retirees will receive a streamlined mailer for Open Enrollment with their custom rates and legal notices.

### **Everyone**

- Expanded Phone and Lobby Hours starting September 2, 2025 HSS' Phone and Lobby Hours will be 9:00 a.m. to 4:30 p.m. on Mondays, Tuesdays, Wednesdays, and Fridays, and 10:00 a.m. to 4:30 p.m. on Thursdays. Phones will be closed from 12:00 p.m. to 1:00 p.m.
- New Blue Shield of California HMO members will be able to add a Primary Care Physician on new enrollment.

### Flexible Spending Account Changes for 2026

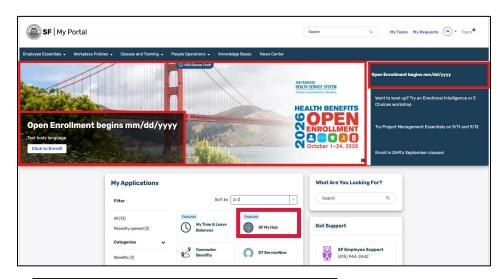
Healthcare Flexible Spending Account	2025	2026
Minimum Contribution	\$250	\$250
Maximum Contribution	\$3,200	\$3,300
Rollover Minimum	\$10	\$10
Rollover Maximum	\$610	\$640

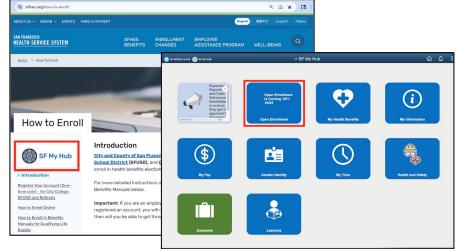
Dependent Care Flexible Spending Account	2025	2026
Minimum Contribution for all employees	\$250	\$250
Maximum Contribution for employees earning \$160K or less	\$5,000	\$7,500
Maximum Contribution for IRS designated Highly Compensated Employees (HCE) whose earnings exceed \$160K	\$5,000	\$3,000

### **Open Enrollment Key Dates**

### **Open Enrollment for Plan Year 2026**

- Wednesday October 1 through Friday October 24th
- My Health Benefits accessible through SF My Hub will accept elections:
  - 8:00 a.m. on Wednesday,
     October 1st, 2025
  - 5:00 p.m. on Friday, October 24th, 2025
- Paper applications must be postmarked by October 24th, 2025 to be accepted.





### **Open Enrollment (OE) Timeline**

### **September**

9/22: OE letters mailed

### October



10/1: Open Enrollment and sfhss.org/oe2026 live at 8:00 a.m.

10/1: My Health Benefits OE system opens at 8:00 a.m.

10/24: Open Enrollment ends at 5:00 p.m.

10/24: My Health Benefits OE system closes 5:00 p.m.

10/24: All Mailed applications must be postmarked by 10/24

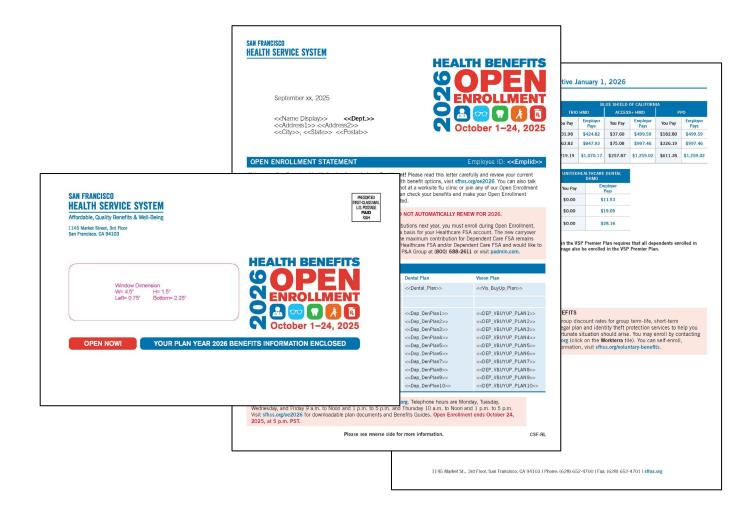
#### **December**

**Confirmation letters mailed to members** 

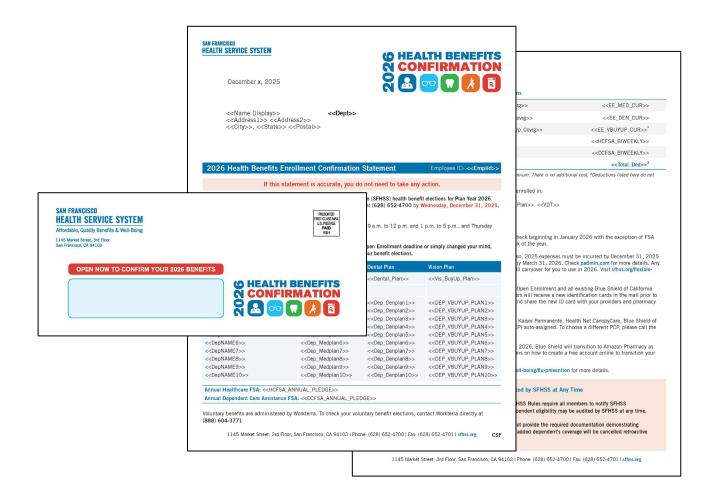
### **January**

1/1/2026: New coverage takes effect

### Open Enrollment Letters Mailed on September 22, 2025



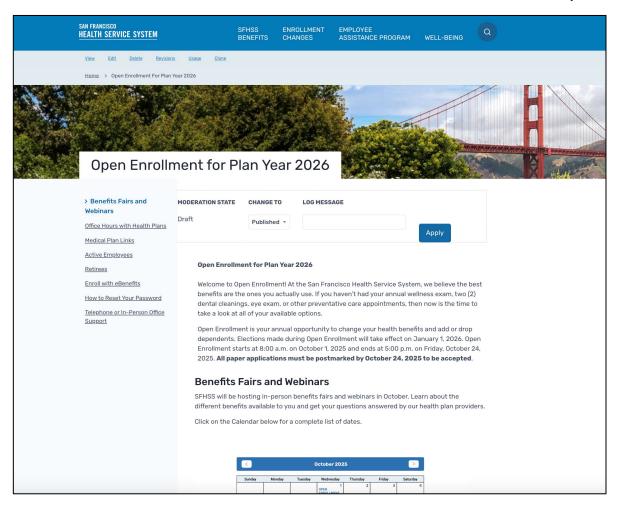
### **Open Enrollment Confirmation Letters Mailed in December**



NOTE: The deadline to submit corrections will be December 31, 2025.

### Comprehensive OE Resource Hub at sfhss.org/oe2026

Resource Hub includes vendor office hours, webinars, benefit fairs, and plan information.



### 2026 Health Benefits Guides\*









Court and MEA are consolidated into the City and County of San Francisco Guide.

\*NOTE: Health Benefits Guides Will Not Be Printed for 2026

### **Member Experience – Weekly Emails**

SFHSS will distribute weekly emails reminding members about upcoming webinars, health fairs, vendor office hours where they can get one-on-one help, and deadlines for OF.



#### **Open Enrollment is Coming Soon!**

The best benefits are the ones you actually use. If you haven't yet scheduled your annual wellness exam, dental cleanings, eye exam, or other preventive care appointments this year, now is a great time to take advantage of them.

Take a moment to review all the benefits available to you. If your current plan isn't meeting your needs, consider whether another option might serve you better.

During the Open Enrollment, the San Francisco Health Service System (SFHSS) invites you to learn about your benefits and make changes for the 2026 Plan Year.

Please mark up your calendars and set reminders that this year's Open Enrollment runs from Wednesday, October 1, 2025, to Friday, October 24, 2025, at 5:00 p.m. PST.

You can update your Medical, Vision, and Dental plans, manage dependents, enroll or re-enroll in Flexible Spending Accounts, and sign up for Voluntary Benefits with Workterra. Look out for your Open Enrollment mailer arriving soon.

### **Member Experience – Worksite Posters & Table Tents**

### Table Tents and Posters Distributed through the Well-Being Champions Network

Posters and table tents will be available for all departments to put in break rooms to reach more members, especially those who do not have computer access through work or whose departments are not on the citywide email distribution list for sfgov.org email addresses.

Special posters and table tents will be provided to departments in the Email Pilot.









### **Member Experience – Worksite Digital Display**





OPEN
ENROLLMENT
PERIOD:

Oct. 1<sup>st</sup> – 24<sup>th</sup> 2025













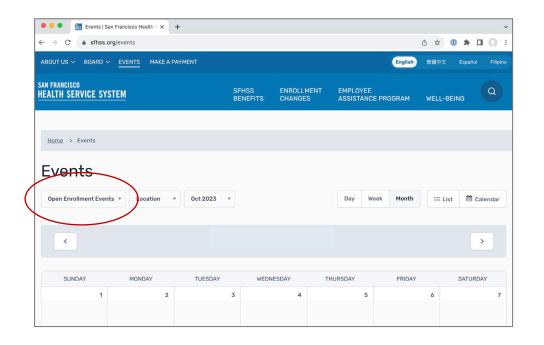
Scan the QR code to learn more about your 2026 benefits, premiums, plan information, benefits fairs, and webinars.

DEADLINE TO SUBMIT OPEN ENROLLMENT CHANGES IS OCTOBER 24<sup>th</sup> at 5:00 P.M.

SAN FRANCISCO
HEALTH SERVICE SYSTEM

sfhss.org/oe2026

### **OE Calendar Events**



Click on "Open Enrollment Events".

### sfhss.org/oe/calendar

will host all Open Enrollment of events:

- 18 Webinars
- 8 Benefit Fairs
  - 2 Open to all
  - 6 Closed for department employees only

### **Member Experience – 18 Webinars Scheduled**

Date & Time	Topic
October 2 at 12 p.m. October 6 at 12 p.m. October 15 at 3 p.m. (SFUSD) October 16 at 12 p.m.	General Medical Plan Benefits Overview for Active Employees & Early Retirees
October 2 at 10 a.m. October 6 at 10 a.m. October 14 at 11 a.m. October 15 at 10 a.m. (RECCSF)	General Medical Plan Benefits Overview for Medicare Retirees
October 7 at 12 p.m. October 21 at 12 p.m.	Dental/Vision Active Employees CCSF, MEA & Courts
October 7 at 10 a.m. October 16 at 10 a.m.	Dental/Vision Retirees
October 14 at 12 p.m. October 23 at 12 p.m.	FSA for CCSF, MEA & Courts
October 8 at 5:30 p.m. October 21 at 1 p.m.	Voluntary Benefits for CCSF, MEA & Courts
October 9 at 1 p.m. October 20 at 12 p.m.	Deep Dive into the New York Life's Life, AD&D, & Disability Insurance

### **Benefits Fairs**

Date & Time	Location
October 1, 9 am – 3 pm	SF City Hall – Open to ALL SFHSS Members
October 8, 7:30 am – Noon	*PUC – Hetch Hetchy
October 8, Noon – 5 pm	*SFPD – Headquarters
October 9, 11 am – 1 pm	*SFO – Morning
October 9, 10 pm – 11:30 pm	*SFO – Evening
October 15, 9 am – 2 pm	*SF Public Works – Operations Yard
October 22, 9 am – 3 pm	SFHSS – Open to ALL SFHSS Members

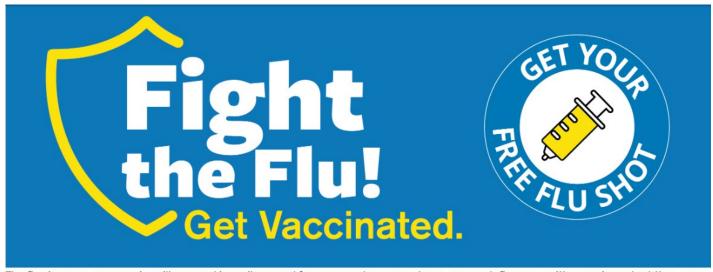
<sup>\*</sup>Closed event for only department employees.



## Flu Prevention Campaign



### Dedicated Flu Webpage: sfhss.org/well-being/flu-prevention



The flu virus can cause serious illness and is easily spread from person to person. As we approach flu season, it's more important than ever to take proactive steps to protect our health and the well-being of those around us. Get vaccinated and fight the flu. It's the best way to protect yourself, your family, and the community against flu.

#### Get a free flu shot through your healthcare provider.



### Free Flu Shot Through Health Plans

Blue Shield of California	Kaiser Permanente	Health Net CanopyCare
Get a flu shot from a Primary Care Physician (PCP) without a co-pay. The medical group may also offer reimbursement for flu shots from a clinic or pharmacy.  • Brown & Toland: (800) 225-5637  • Hill Physicians: (800) 445-5747  • Chinese Community Health Care Association: (415) 834-2118  • John Muir Health: (925) 952-2887	Go to any Kaiser Permanente medical facility for a free shot.  Visit kp.org/flu or call (800) 573-5811 for times and locations.	Get a flu shot from a Primary Care Physician(PCP) without a co-pay. The medical group may also offer reimbursement for flu shots from a clinic or pharmacy.  • Dignity Health Medical Network-Santa Cruz (831) 465-7800  • Hill Physicians Medical Group (800) 445-5747  • John Muir Physician Network (925) 952-2887  • Santa Clara County IPA (SCCIPA) (800) 977-7332

Chinese Community Health Care Association

Santa Clara County IPA (SCCIPA)

(415) 834-2118

(800) 977-7332

### Flu Prevention Collateral



#### Flu doesn't wait. **Neither should you!**

#### Preventing the Spread of Flu



If you're 65 or older, you're at higher risk from the flu. Get your annual flu shot you can't catch the flu from the vaccine, but it takes about two weeks to become fully effective. Conditions like asthma, diabetes, or lung disease can increase your risk of serious complications. Wear a mask for extra protection. Learn more at sfhss.org/well-being/flu-prevention.



Wash Your Hands for 20 Seconds. Cover your nose and mouth with a tissue when coughing or sneezing to help to prevent the spread of germs. It is important to practice good health habits like washing your hands often. If soap and water are not available, use an alcohol based hand sanitizer.



Disinfect and Stop the Spread. Use appropriate products such as disinfecting spray, antibacterial wipes, or sanitizing products to clean and disinfect frequently touched surfaces or objects.

#### Flu Symptoms

Flu season starts in October and peaks in February, Influenza (flu) is a contagious, airborne-transmitted respiratory virus that affects the nose, throat, and lungs. It can cause mild to severe illness such as pneumonia, and in rare cases it can be fatal. Symptoms may last two weeks and can include:



Sneezing



Fatigue/ Tiredness



Headache/



Congestion/ Runny Nose



Vomiting Diarrhea



Body Aches



Body Chills

Breathing Issues

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM

sfhss.org/well-being/flu-prevention

#### Get a FREE Flu Shot through your health care provider.

It is highly recommended that you contact your health plan provider to find nearest flu shot location.

#### Blue Shield of California Members

Get a flu shot from a Primary Care Physician (PCP) without a co-pay. Contact your PCP to schedule. Your medical group may also offer reimbursement for flu shots received at a clinic or pharmacy

Brown & Toland (800) 225-5637

> Hill Physicians John Muir Health (925) 952-2887

(800) 445-5747

#### Health Net CanopyCare Members

Get a flu shot from your primary care physician without a co-pay. Contact your PCP to schedule. Your medical group may also offer reimbursement for flu shots received at a clinic or pharmacy.

Dignity Health Medical Network Santa Cruz

(831) 465-7800

Hill Physicians Medical Group

(800) 445-5747

John Muir Physician Network (925) 952-2887

#### Kaiser Permanente Members

Kaiser Permanente HMO and Kaiser Permanente Senior Advantage HMO

Visit kp.org/flu or call (800) 573-5811 for times and locations to get your free flu shot.

Better Every Day, SAN FRANCISCO HEALTH SERVICE SYSTEM

sfhss.org/well-being/flu-prevention

### It's a Wrap!













### Don't forget to...



... this October!