



Open Enrollment for Plan Year 2026 and Member Engagement Plans

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

What is New for Plan Year 2026?

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 value-added 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

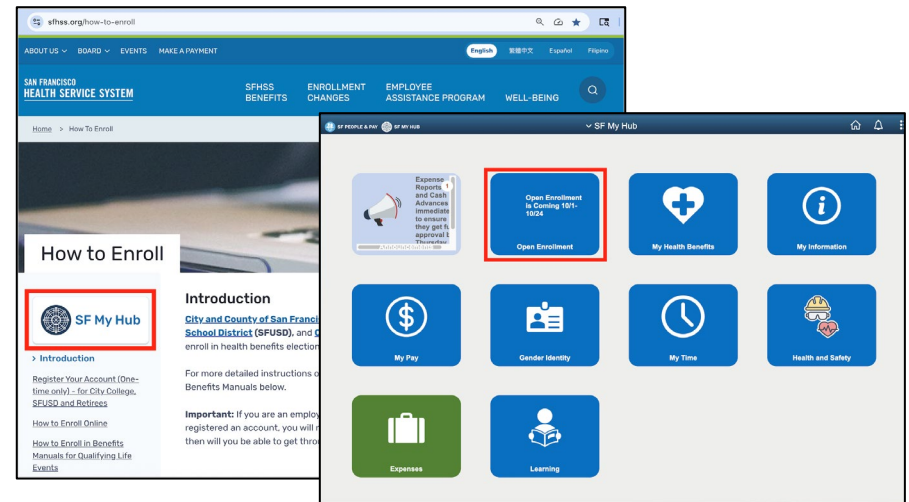
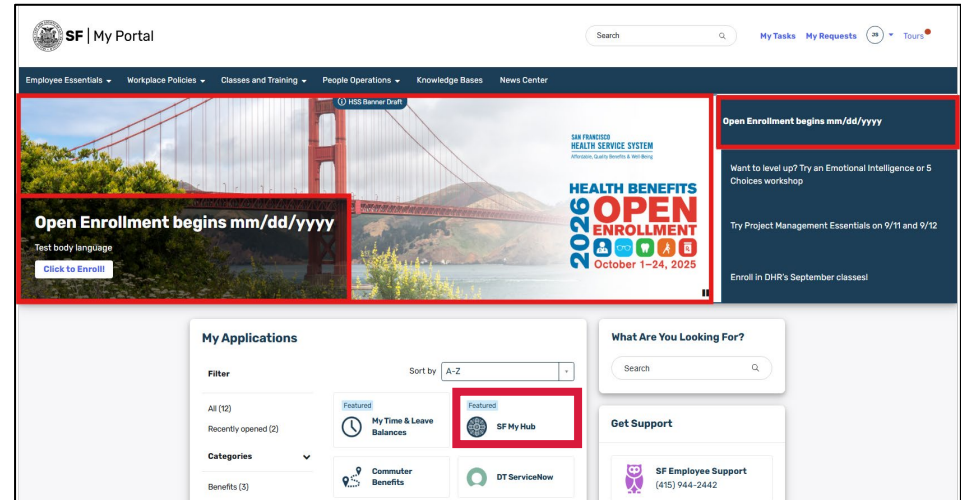
Healthcare Flexible Spending Account	2025	2026
Minimum Contribution	\$250	\$250
Maximum Contribution	\$3,200	\$3,300
Rollover Minimum	\$10	\$10
Rollover Maximum	\$610	\$640

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

**SAN FRANCISCO
HEALTH SERVICE SYSTEM**

September xx, 2025

<<Name Display>> <<Dept.>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Postal>>

OPEN ENROLLMENT STATEMENT Employee ID: <<EmplId>>

**HEALTH BENEFITS
2026 OPEN
ENROLLMENT**
October 1–24, 2025

Prescribed First-Class Mail
U.S. POSTAGE
PAID
KSH

**SAN FRANCISCO
HEALTH SERVICE SYSTEM**
Affordable, Quality Benefits & Well-Being
1145 Market Street, 3rd Floor
San Francisco, CA 94103

Window Dimension
W= 4.5" H= 1.5"
Left= 0.75" Bottom= 2.25"

OPEN NOW! **YOUR PLAN YEAR 2026 BENEFITS INFORMATION ENCLOSED**

**HEALTH BENEFITS
2026 OPEN
ENROLLMENT**
October 1–24, 2025

Please read this letter carefully and review your current benefit options, visit sfhss.org/oe2026. You can also talk to a worksite flu clinic or join any of our Open Enrollment webinars to check your benefits and make your Open Enrollment selections.

DO NOT AUTOMATICALLY RENEW FOR 2026. If you do not make a selection by the deadline, your current plan will not automatically renew for 2026. For more information, visit sfhss.org/oe2026.

For the next year, you must enroll during Open Enrollment. Your selection will be the basis for your Healthcare FSA account. The new carryover maximum contribution for Dependent Care FSA remains \$5,000. The maximum contribution for Healthcare FSA and/or Dependent Care FSA and would like to P&A Group at (800) 688-2611 or visit [padmin.com](https://sfhss.org/padmin).

Dental Plan		Vision Plan	
<<Dental_Plan>>	<<Vis_BuyUp_Plan>>		
<<Dep_DenPlan1>>	<<DEP_VBUYUP_PLAN1>>		
<<Dep_DenPlan2>>	<<DEP_VBUYUP_PLAN2>>		
<<Dep_DenPlan3>>	<<DEP_VBUYUP_PLAN3>>		
<<Dep_DenPlan4>>	<<DEP_VBUYUP_PLAN4>>		
<<Dep_DenPlan5>>	<<DEP_VBUYUP_PLAN5>>		
<<Dep_DenPlan6>>	<<DEP_VBUYUP_PLAN6>>		
<<Dep_DenPlan7>>	<<DEP_VBUYUP_PLAN7>>		
<<Dep_DenPlan8>>	<<DEP_VBUYUP_PLAN8>>		
<<Dep_DenPlan9>>	<<DEP_VBUYUP_PLAN9>>		
<<Dep_DenPlan10>>	<<DEP_VBUYUP_PLAN10>>		

For more information, visit sfhss.org. Telephone hours are Monday, Tuesday, Wednesday, and Friday 9 a.m. to Noon and 1 p.m. to 5 p.m., and Thursday 10 a.m. to Noon and 1 p.m. to 5 p.m. Visit sfhss.org/oe2026 for downloadable plan documents and Benefits Guides. **Open Enrollment ends October 24, 2025, at 5 p.m. PST.**

Please see reverse side for more information. CSF-RL

Effective January 1, 2026

BLUE SHIELD OF CALIFORNIA					
TRIO HMO		ACCESS+ HMO		PPO	
You Pay	Employer Pays	You Pay	Employer Pays	You Pay	Employer Pays
\$1.98	\$424.82	\$37.60	\$499.59	\$182.80	\$499.59
\$3.82	\$847.93	\$75.08	\$997.46	\$326.19	\$997.46
\$19.19	\$1,070.17	\$257.87	\$1,259.02	\$611.38	\$1,259.02

UNITEDHEALTHCARE DENTAL DHMO	
You Pay	Employer Pays
\$0.00	\$11.53
\$0.00	\$19.05
\$0.00	\$28.16

In the VSP Premier Plan requires that all dependents enrolled in the VSP Premier Plan.

BENEFITS
Group discount rates for group term-life, short-term health plan and identity theft protection services to help you in the event a situation should arise. You may enroll by contacting sfhss.org (click on the **Workterra** tile). You can self-enroll, for more information, visit sfhss.org/voluntary-benefits.

1145 Market St., 3rd Floor, San Francisco, CA 94103 | Phone: (628) 652-4700 | Fax: (628) 652-4701 | sfhss.org

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.

The screenshot shows the San Francisco Health Service System (SFHSS) website for the Open Enrollment for Plan Year 2026. The header includes the SFHSS logo and navigation links: SFHSS BENEFITS, ENROLLMENT CHANGES, EMPLOYEE ASSISTANCE PROGRAM, and WELL-BEING. A search icon is also present. Below the header, a breadcrumb trail reads: Home > Open Enrollment For Plan Year 2026. The main content area features a large banner image of the Golden Gate Bridge with the text "Open Enrollment for Plan Year 2026". To the left, a sidebar lists various links: > Benefits Fairs and Webinars, Office Hours with Health Plans, Medical Plan Links, Active Employees, Retirees, Enroll with eBenefits, How to Reset Your Password, Telephone or In-Person Office Support, and a Draft button. The main content area includes a moderation state section with a "Draft" label, a "Published" dropdown menu, and a "Log Message" field. Below this, the "Open Enrollment for Plan Year 2026" section welcomes users and provides information about the enrollment process, including the dates (October 1, 2025 to October 24, 2025) and the deadline for paper applications (October 24, 2025). The "Benefits Fairs and Webinars" section mentions that SFHSS will be hosting in-person events in October. At the bottom, there is a calendar for October 2025 showing the dates for the open enrollment period.

Open Enrollment for Plan Year 2026

Welcome to Open Enrollment! At the San Francisco Health Service System, we believe the best benefits are the ones you actually use. If you haven't had your annual wellness exam, two (2) dental cleanings, eye exam, or other preventative care appointments, then now is the time to take a look at all of your available options.

Open Enrollment is your annual opportunity to change your health benefits and add or drop dependents. Elections made during Open Enrollment will take effect on January 1, 2026. Open Enrollment starts at 8:00 a.m. on October 1, 2025 and ends at 5:00 p.m. on Friday, October 24, 2025. **All paper applications must be postmarked by October 24, 2025 to be accepted.**

Benefits Fairs and Webinars

SFHSS will be hosting in-person benefits fairs and webinars in October. Learn about the different benefits available to you and get your questions answered by our health plan providers. Click on the Calendar below for a complete list of dates.

October 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4

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 OE.



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.

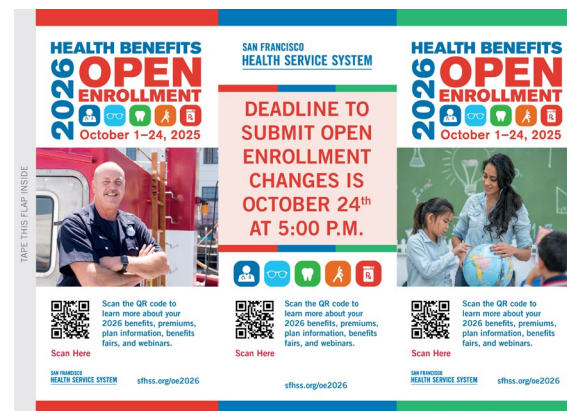
You can update your Medical, Vision, and Dental plans, manage dependents, enroll or re-enroll in Flexible Spending Accounts, and sign up for Voluntary Benefits with Workterra. Look out for your Open Enrollment mailer arriving soon.

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 city-wide 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. 1st – 24th
2025**





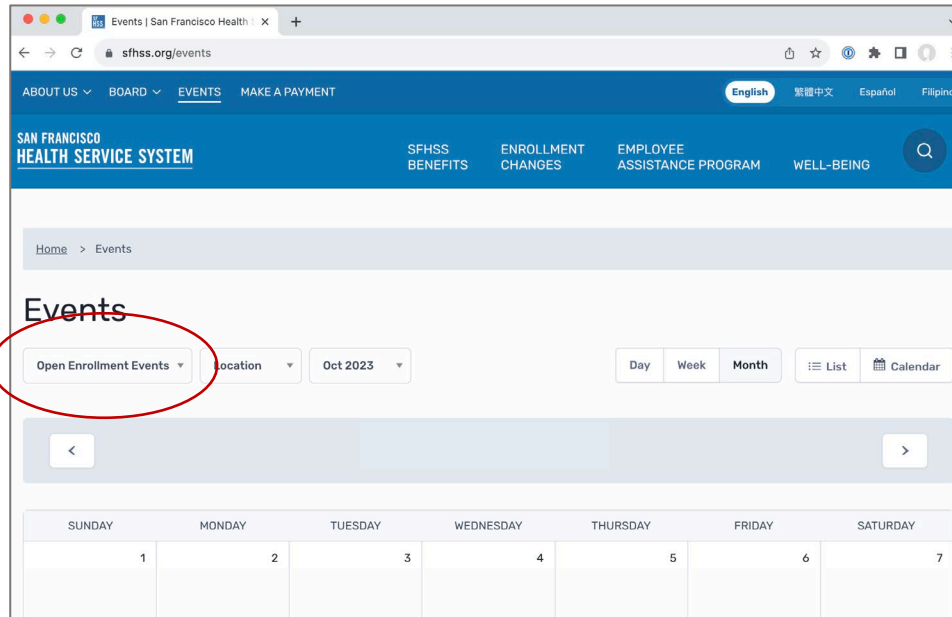
Scan the QR code to learn more about
your 2026 benefits, premiums, plan
information, benefits fairs, and
webinars.

**DEADLINE TO
SUBMIT OPEN
ENROLLMENT
CHANGES IS
OCTOBER 24th
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:

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

Member Experience – 17 Webinars Scheduled

Date & Time	Topic
October 2 at 12 p.m. October 6 at 12 p.m. October 15 at 3 p.m. 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.	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

*Closed event for only department employees.



Flu Prevention Campaign & Clinics

Worksite Flu Shot Clinics

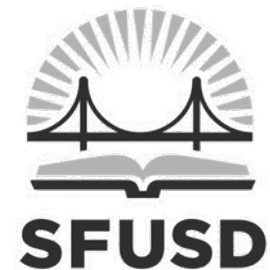
- 13 Clinics
- Open vs. Closed (restricted) clinics
- High dose availability at most clinics
- Schedule an appointment
 - No appointments necessary

Open	Closed (Restricted)
10/1* - City Hall	10/1 - SFPD Ingleside (<i>1 Sgt John V Young Ln</i>)
10/14 - 49 South Van Ness	10/2 - SFPUC CDD (<i>1980 Oakdale Ave.</i>)
10/22* - SFHSS (<i>1145 Market</i>)	10/8 - POL H.Q. (<i>1245 – 3rd Street</i>)
10/30 - SFHSA (<i>170 Otis</i>)	10/8 - PUC HHWP (<i>1 Lakeshore Dr, Moccasin</i>)
	10/9 - MTA – MME (<i>601 25th Street</i>)
	10/15 – SFPW (<i>2323 Cesar Chavez – Yard</i>)
	10/21 - SFPUC WWE (<i>750 Phelps Street</i>)
	10/23 - MTA – Flynn (<i>1940 Harrison St.</i>)
	10/28 - MTA – Kirkland (<i>2301 Stockton St.</i>)
*Flu clinics combined with an Open Enrollment Benefit Fair	

Who is Eligible?

Open Clinics:

- CCSF, SFUSD, CCD, and CRT employees and retirees.
- Spouses/Domestic Partners of Retirees ONLY.
- Worksite clinics are NOT for spouses/domestic partners and children of employees.




Be Prepared: Know Before You Go

1. **NEW: Bring your medical (insurance) card and DSW/city badge.**
2. Complete and print the [Flu Consent and Waiver form](#).
3. Self-report flu shot to your healthcare provider.
4. Take a picture of the final consent form after you receive your flu shot.
5. Upload the photo to your online health plan account or email the photo to your health care provider.

Flu Clinics Communications

Dedicated Website

Take Action To Prevent The Flu!



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. The San Francisco Health Service System (SFHSS) is sponsoring **FREE Flu Shots** for City and County Employees and Retirees this month. Get vaccinated and fight the flu. It's the best way to protect yourself, your family, and the community against flu.

Find an SFHSS sponsored clinic near you and get your flu shot today!

- **Wednesday, 10/1 – 9:00 am – 3:00 pm***: San Francisco City Hall, 1 B. Goodlett Place, South Light Court
- **Tuesday, 10/14 – 9:00 am – 3:00 pm**: San Francisco Permit Building, 49 South Van Ness, Room 0134
- **Wednesday, 10/22 – 9:00 am – 2:00 pm***: San Francisco Health Service System, 1145 Market St., 2nd Floor
- **Thursday, 10/30 – 9:00 am – 2:00 pm**: San Francisco Human Services Agency, 170 Otis St., 1st Floor Born Auditorium

Register and schedule your appointment or drop in; no appointments are required.

**Flu clinics combined with an Open Enrollment Benefits Fair*

BE PREPARED: Know Before You Go

STEP 1: Prior to arrival, **print and complete the [Flu Consent and Waiver Form](#).**

STEP 2: **Bring your medical card and your DSW/city ID** (for active employees) with you to the flu clinic. You will be required to show your medical card in order to get your vaccine.

STEP 3: After you get vaccinated, **take a photo of your completed form** for your records.

Department Specific Flu Shot Clinics

Restricted Flu Clinics

2025 Flu Shot FAQs


SFHSS Worksite Flu Clinic FAQs

sfhss.org/well-being/flu-prevention

City Wide Emails

Email 1 – Scheduled 9/24

Email 2 – Scheduled 10/7



The flu virus can cause serious illness and spread easily from person to person. This October, the San Francisco Health Service System (SFHSS) is sponsoring **FREE Flu Shots** for City and County Employees and Retirees. Getting vaccinated is the best way to protect yourself, your family, and the community against the flu.

Bring your Medical (insurance) Card and DSW/City Badge and get your flu shot today at an SFHSS-sponsored clinic near you!

- **Wednesday, 10/1 – 9:00 am – 3:00 pm***: San Francisco City Hall, 1 B. Goodlett Place, South Light Court
- **Tuesday, 10/14 – 9:00 am – 3:00 pm**: San Francisco Permit Building, 49 South Van Ness, Room 134
- **Wednesday, 10/22 – 9:00 am – 2:00 pm***: San Francisco Health Service System, 1145 Market St., 2nd Floor
- **Thursday, 10/30 – 9:00 am – 2:00 pm**: San Francisco Human Services Agency, 170 Otis St., 1st Floor Born Auditorium

Register and schedule your appointment or drop in; no appointments are required.

**Flu clinics combined with an Open Enrollment Benefits Fair*

Be Prepared:

STEP 1: Before arriving, print and complete the [Flu Consent and Waiver Form](#).

STEP 2: **Bring your medical (insurance) card** and your DSW/City Badge to the flu clinic. You'll need to show these to receive a vaccine.

STEP 3: After your vaccination, **take a photo of your completed form** for your records.

Interested in getting your flu vaccine now?

You don't have to wait—get your flu shot through your healthcare provider or at a local pharmacy.

For more information, go to: sfhss.org/well-being/flu-prevention.

Flu Clinics Promotion - Collateral



Open Enrollment and Flu Clinic

October X, 2025

Department
Time
Location
Address

HEALTH BENEFITS
2026 OPEN ENROLLMENT
October 1-24, 2025

Meet with SFHSS benefits experts today to get your Open Enrollment and Health Benefits questions answered and receive a free Flu Shot.

Find more information visit:
sfhss.org/well-being/flu-prevention

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM

Open Clinic for All Employees and Retirees

Fight the Flu!
Get Vaccinated

2025 Flu Shot Clinics

Stay Healthy this Flu Season
SFHSS is offering FREE FLU SHOT clinics across the city to protect you and your co-workers from this year's flu virus. No appointments required.

Who is eligible for a flu shot at a worksite clinic?

- Employees from CCSF, USD, CCD, and CRT.
- Worksite clinics are not open to spouses or domestic partners and children of city employees.
- Retirees and their spouses/partners of retirees insured through the SFHSS-sponsored health plans from the following employers: CCSF, USD, CCD, and CRT.

Be Prepared
This year, you will need to self-report that you received a flu shot to your healthcare provider.

- NEW – Bring your medical provider (insurance) card AND a city-issued ID badge.**
- Before arrival, please complete and print the Flu Consent and Waiver (forms will also be available onsite).
- Take a picture of the consent form after you receive your flu shot.
- Upload the photo to your online health plan account or email the photo to your health care provider.

City and County of San Francisco Clinic Locations

Date	Time	Locations
October 1*	9:00 am – 3:00 pm	City Hall 1 Dr. Carlton B. Goodlett Place South Light Court
October 14	9:00 am – 3:00 pm	49 South Van Ness Ave., Room 134
October 22*	9:00 am – 2:00 pm	San Francisco Health Service System 1145 Market St., 2nd Floor
October 30	9:00 am – 2:00 pm	San Francisco Health Services Agency 170 Otha St., 1st Floor, Born Auditorium

*Flu clinics combined with an Open Enrollment Benefits Fair

Check Out Other Dept Flu Clinics and Resources!
Visit sfhss.org/well-being/flu-prevention to learn more about this year's flu shot clinics or scan the QR code.

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM sfhss.org/well-being

Fight the Flu!
Get Vaccinated

Flu doesn't wait. Neither should you!

Preventing the Spread of Flu

- Get Your Annual Flu Shot.** When you get a flu shot, you're not just protecting yourself — you're also protecting your family, friends, and co-workers. You can't catch the flu from the vaccine, but it does take about two weeks to become fully effective. To learn more or get resources, visit 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:

- Coughing/Sneezing
- Headache/Nausea
- Vomiting/Diarrhea
- Fever/Body Chills
- Fatigue/Tiredness
- Congestion/Runny Nose
- Body Aches
- Breathing Issues

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM sfhss.org/well-being/flu-prevention

Better Every Day. SAN FRANCISCO HEALTH SERVICE SYSTEM sfhss.org/well-being/flu-prevention

It's a Wrap!



Don't forget to...



... this October!