

2027

**HEALTH BENEFITS
OPEN ENROLLMENT**
OCTOBER 1-23, 2026

FIND THE VALUE IN YOUR BENEFITS

Open Enrollment for Plan Year 2027 and Member Engagement Plans

September 10, 2026

Presenter:

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Agenda

- What is Open Enrollment?
- What's New for 2027
- Flexible Spending Account Changes for 2027
- Open Enrollment Timeline
- Member Engagement
- Benefits Fairs
- Flu Prevention Campaign
- Operational Support
- Open Enrollment Goals

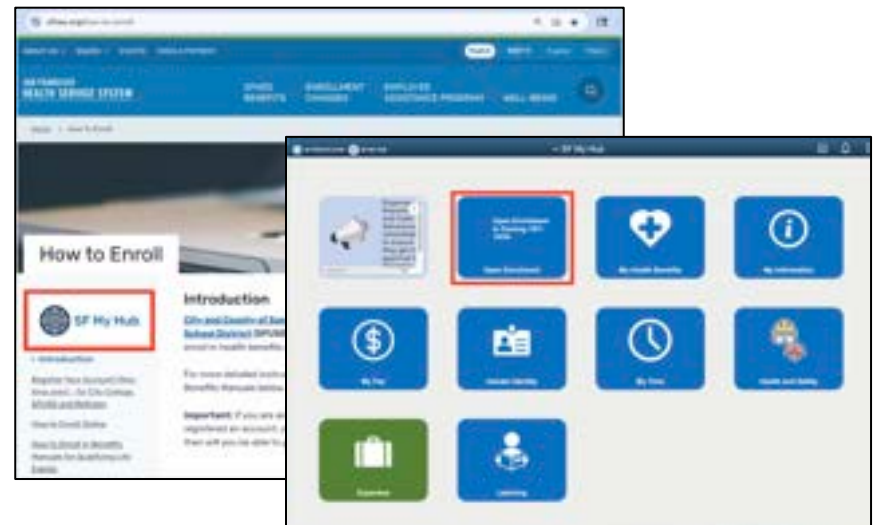
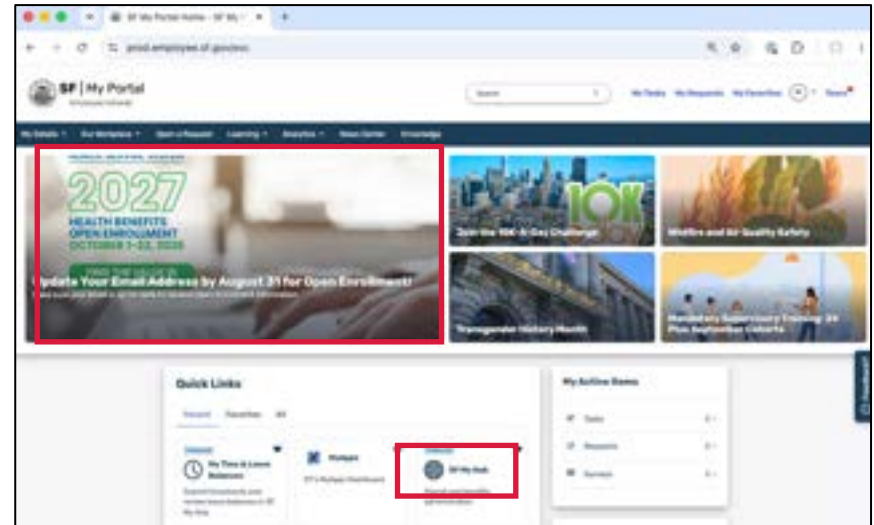
What is Open Enrollment?

- Open Enrollment is our annual opportunity to connect and engage with our members to inform them about any changes and educate them on their benefits.
- 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 and Voluntary Benefits
- A member's current benefits elections (*except for Health Care and Dependent Care Flexible Spending Accounts*) will roll over to the 2027 plan year (not including KPMR). **Members must re-enroll in Flexible Spending Accounts every year to participate.**
- The new benefit choices are effective January 1, 2027.

Open Enrollment Key Information and Dates

Open Enrollment for Plan Year 2027

- Thursday, October 1 through Friday, October 23rd, 2026.
- **Online enrollments** accessible through **SF My Hub** will accept elections:
 - 8:00 a.m. on Thursday, October 1st, 2026
 - 5:00 p.m. on Friday, October 23rd, 2026
- Paper applications must be postmarked by October 23rd to be accepted.



Open Enrollment Timeline

January – March 2026

- SFHSS notified and met with CCSF and Courts unions to inform them we are planning email only communications for Open Enrollment

April – June 2026

- HSB approved transitioning KPMR members to national BSC plans.
- Champion engagement training for Digital OE

July – August 2026

- Banners for Digital OE on SF Portal, SF My Hub
- 6 On-site event support to secure member emails for Public Works, SFO, Public Utilities
- Develop vendor videos

September 2026

- KPMR transition postcard from HSS and New BSC Plan letters mailed
- OE Letters for Retirees, City College, Unified School
- OE website goes live

October 2026

- Open Enrollment runs from 10/1-10/23
- Benefit fairs
- Flu campaign



November – December 2026

- SFHSS processing enrollments and transmitting eligibility files to plans.
- Confirmation letters sent to members in December

January 2027

Changes and Initiatives for Open Enrollment

- Kaiser Permanente Multi-Region (KPMR) transition plan
- City and County and Superior Court active employees transition to digital Open Enrollment communications
- Launch member engagement campaign:
 - **“Find the Value in Your Benefits”**
- Voluntary Benefits program changes
- Flu Prevention Campaign
- Operational Support
- Open Enrollment Goals

Kaiser Permanente Multi-Region Transition to Blue Shield

Pre-Open Enrollment

- Blue Shield creates dedicated transition resource page on their microsite
- Blue Shield trained their Customer Service on the transition needs including assistance with finding new providers, pharmacy transition, and continuity of care
- Targeted mailer from SFHSS for both Medicare and non-Medicare members enrolled in KPMR
- Blue Shield sends a letter to Medicare and non-Medicare members
- Custom Open Enrollment letter that explains the change
- Email reminder



Post Open Enrollment

- Automatic enrollment into corresponding Blue Shield plan
- Blue Shield will call transitioned members in January to offer personal assistance



Drive Awareness for Digital Open Enrollment Communications

- City & County and Superior Court employees will receive all OE communications via email
- Outreach to corresponding unions
- Postcard mailed in May 2026
- OE Resources page with email update and resubscribe instructions



Leverage Well-Being Champion Network

Provided Well-Being Champions training and tools to inform their departments about the transition to email communications for Open Enrollment:

- Department wide email template
- Handouts with instructions for staff available in five (5) languages
- Talking points for managers
- Table tents and posters for break rooms



Onsite events at Public Works, SFO, and Public Utilities



Flyers translated into:

- Chinese
- Filipino
- Spanish
- Vietnamese

Online Reminders When Employees Log



- Banner on SF My Portal for when employees log their timesheet
- Call out in SF My Hub
- MS Teams wallpaper for virtual meetings
- My Apps pop-up message that will keep showing up until the member goes away takes action to update their email

Launch Member Engagement Campaign

OE Theme: ***“Find the Value in Your Benefits”*** meant to drive awareness for the great value-added benefits included in their coverage.



Open Enrollment Letters Mailed
in September



OE Confirmation Letters Mailed
in December

**NOTE: The deadline to submit corrections
will be December 31, 2026.**

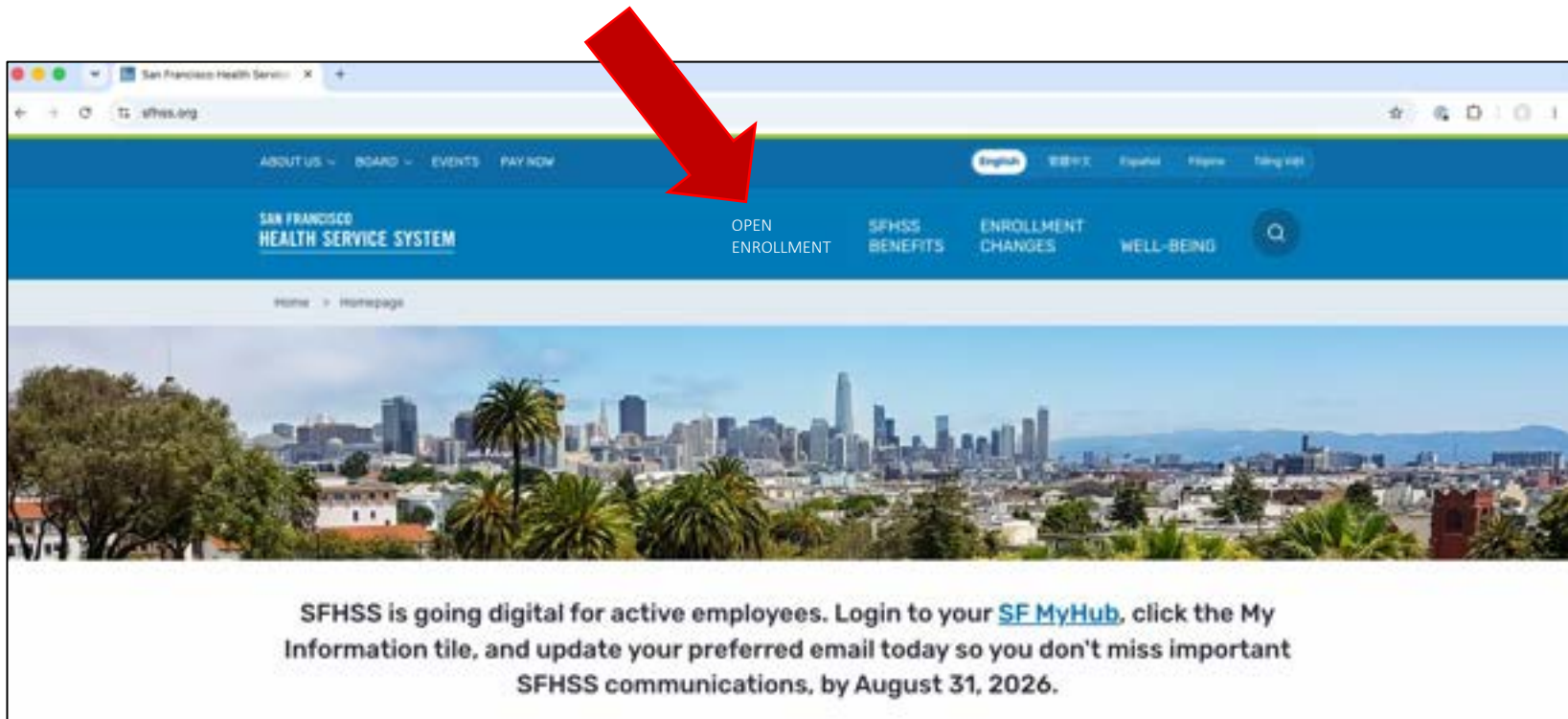
Member Engagement – Weekly Emails

SFHSS will distribute weekly emails reminding members to ***“Find the Value in Their Benefits”*** by:

- Coming to a benefits fair
- Scheduling a vendor office hour appointment
- Watching plan video
- Researching benefits on sfhss.org



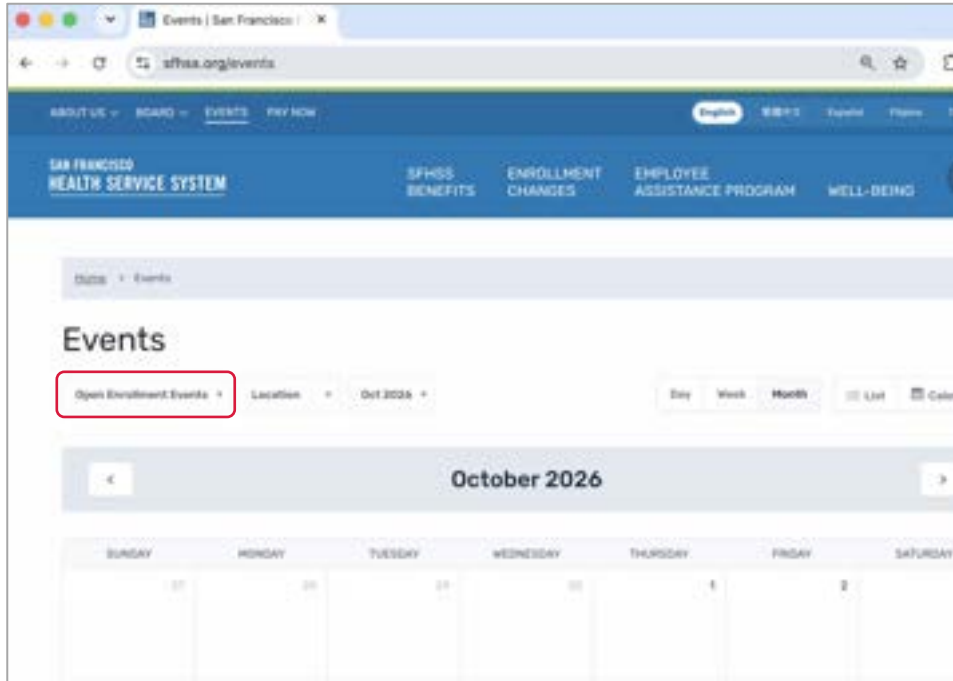
2027 Health Benefits Migrated to Website Guide Pages*



***NOTE: Health Benefits Guides Will Not Be Printed for 2027.**

2027 Materials will be available on the **Open Enrollment** menu link during OE and, beginning **January 1, 2027**, on the year-round **SFHSS Benefits** page.

OE Calendar Events



Click on "Open Enrollment Events".

sfhss.org/oe/calendar will host all Open Enrollment events:

- Benefit Fairs –
 - 6 closed and 3 open to all.
 - Hetch Hetchy
 - Midnight at SFO
 - USD (new)
 - PUC – 750 Phelps (new)

Benefits Fairs

Date & Time	Location
October 8, 8 a.m. – 3 p.m.	SFHSS – Open to ALL SFHSS Members
October 13, 11:00 a.m. – 1:00 p.m.	*SFO – Morning
October 13, 10:00 p.m. – 11:30 p.m.	*SFO – Night
October 14, 7:30 a.m. – 11:30 a.m.	*PUC – Hetch Hetchy, Moccasin
October 14, 3:00 p.m. – 6:00 p.m.	*USD – 727 Golden Gate Ave.
October 15, 9:00 a.m. – 3:00 p.m.	SF City Hall – Open to ALL SFHSS Members
October 20, 12:30 p.m. – 2:30 p.m.	*PUC – 750 Phelps St.
October 21, 9:00 a.m. – 2:00 p.m.	*SF Public Works – Operations Yard
October 22, 11:00 a.m. – 2:00 p.m.	SF County Fair Building – Open to ALL SFHSS Members

***Closed event for only department employees.**

What is New for Plan Year 2027?

Active Employees

- New York Life will extend the Guaranteed Issue period during this Open Enrollment for \$200,000 coverage for Voluntary Supplemental Life Insurance-Employee Paid.
- ID Shield, Legal Shield Legal and All State Identity Protection Pro and Pro Plus will be replaced by MetLife Legal and MetLife + Aura Identity and Fraud Protection Plus, MetLife Identity and Fraud Protection Select

Retirees

- Blue Shield Medicare PPO expands Call the Car transportation service nationwide

Flexible Spending Account Changes for 2027

Healthcare Flexible Spending Account	2026	2027
Minimum Contribution	\$250	\$250
Maximum Contribution	\$3,300	\$3,400
Rollover Minimum	\$10	\$10
Rollover Maximum	\$660	\$680

Dependent Care Flexible Spending Account	2026	2027
Minimum Contribution for all employees	\$250	\$250
Maximum Contribution for employees earning \$160K or less	\$7,500	\$7,500
Maximum Contribution for IRS designated Highly Compensated Employees (HCE) whose earnings exceed \$160K	\$3,000	\$3,300

Flu Prevention Campaign

- Featured articles in September and October newsletter, and story in weekly OE emails
- Dedicated flu email in November
- Digital display reminders
- Flu webpage resource for where members can get flu shots through their medical plans
- Email for Champions to send department-wide
- Handouts for employees



Operational Support to Improve Member Experience

■ Operational Support

- Call Center
- Transmit Email and phone number for Blue Shield members
- Eligibility files
- Dependent Care FSA split
- Supporting San Francisco Unified School District with their new MOU and STRS/SFERS

Open Enrollment Goals

- Enhance Member Experience
- Entire department involved in the success of Open Enrollment
- Increase awareness for our comprehensive benefits
- No surprises experience for our members for Digital Communications
- Awareness in KPMR plan transition
- Apply learnings to expand digital OE communications to City College and SFUSD in the future

It's a Wrap!



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