



## FREQUENTLY ASKED QUESTIONS

### 1. What changes can I make during Open Enrollment?

You can: enroll, cancel, or change health plans; change dental plans; add or delete dependents to your medical, dental, or vision plans; enroll or re-enroll in the County's pre-tax programs, such as H-Care, D-Care, and/or FSA (Flexible Spending Account) and enroll in or increase Supplemental Life Insurance.

### 2. I am making an Open Enrollment change. Where can I get the required forms?

Forms can be found online on the Benefits Webpage [www.santacruzcountyca.gov/benefits](http://www.santacruzcountyca.gov/benefits) by using the **2026 Open Enrollment** link or at the Human Resources Department, Benefits Unit, 701 Ocean Street, Suite 510, Santa Cruz, CA 95060.

### 3. When and where do I submit the forms?

You can submit forms beginning at **8:00am on Monday, September 15, 2025, through 5:00pm on Friday, October 10, 2025**. Forms can be submitted by DocuSign, by email to [benefits.questions@santacruzcountyca.gov](mailto:benefits.questions@santacruzcountyca.gov), by USPS mail, or in person at 701 Ocean Street, Suite 510, Santa Cruz, CA 95060. Forms will not be accepted prior to the start or after the end of Open Enrollment.

### 4. Where can I find the Evidence of Coverage to know what each health plan covers?

Evidence of Coverage can be found on the CalPERS website at <https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates>. You can also contact the health plan's customer service center with questions.

### 5. What happens if my current health plan is no longer available?

CalPERS will notify you in advance and inform you to choose a different health plan during Open Enrollment. **If you do nothing, CalPERS will automatically enroll you in a plan of their choice.**

### 6. Is my health premium rate going to change?

Yes. CalPERS health plan premium rates change every year. During the Open Enrollment period, Health Plan Rate Sheets for your bargaining unit are available online at [www.santacruzcountyca.gov/benefits](http://www.santacruzcountyca.gov/benefits), when you click the Open Enrollment link.

### 7. What am I required to do if I choose to cancel/waive (opt out) County group medical coverage, or if I choose to continue opting out of County group medical coverage? You must submit the following forms: HBD-12, Health Insurance Waiver/Annual Certification, and provide proof of alternate coverage (i.e., insurance cards). To receive a stipend benefit, the alternate coverage must meet IRS requirements. Opting out of medical coverage requires recertification each year during Open Enrollment.

### 8. I have a Parent Child Relationship (PCR) dependent. What is my dependent eligible for?

PCR dependents are eligible for medical, dental, vision and child supplemental life insurance. Eligibility ends when the Parent Child Relationship terminates.

**9. I have a Flexible Spending Account (FSA). Does my current contribution amount rollover to the new plan year?**

No, it does not. The Plan Year for FSA is January 1 through December 31. Funds remaining after the plan year will be forfeited. **Re-enrollment is required for each plan year.**

**10. What are the eligible expenses covered by FSA?**

For a list of eligible expenses, visit <https://inspirafinancial.com>.

**11. I have Child Supplemental Life Insurance. Are all my children covered under this policy?**

Children enrolled in Child Supplemental Life Insurance are covered under this policy. If there has been a change (i.e., birth of a child, adoption, etc.), you must update the Child Supplemental Life Insurance enrollment form to guarantee coverage. The Child Supplemental Life Insurance is extended to children from a Parent-Child Relationship, Domestic Partner's children, and Stepchildren. Per policy, *no person may be insured: as a Dependent and an Active Employee; or as a Dependent of more than one Active Employee.*

**12. How do I update my Beneficiaries?**

To update Beneficiaries for:

- **Basic Life Insurance and Supplemental Life Insurance** forms are available online on the Benefits Webpage at [www.santacruzcountyca.gov/benefits](http://www.santacruzcountyca.gov/benefits), or the Human Resources Department, Benefits Unit, 701 Ocean St., Suite 510, Santa Cruz, CA 95060. Forms can be submitted by DocuSign, by email [benefits.questions@santacruzcountyca.gov](mailto:benefits.questions@santacruzcountyca.gov), by USPS mail, or in person at 701 Ocean St., Suite 510, Santa Cruz, CA 95060.
- **Mission Square Deferred Compensation Program** forms are available online on the Benefits Webpage at [www.santacruzcountyca.gov/benefits](http://www.santacruzcountyca.gov/benefits), or at the Human Resources Department, Benefits Unit at 701 Ocean St., Suite 510, Santa Cruz, CA 95060, or by creating a login for your Mission Square account at [www.missionsq.org/santacruzca](http://www.missionsq.org/santacruzca).
- **CalPERS** by creating a login for your [myCalPERS](http://myCalPERS) account at <https://my.calpers.ca.gov/>.

**13. I switched health plans during Open Enrollment. Why was I assigned a different doctor?**

This happens often and is a health plan-initiated action. To switch back to your doctor, you will need to call or go online with your new health plan provider to make the change and/or check the status of your new medical cards.

**14. I made an Open Enrollment change, what happens next?**

- All changes will be effective January 1, 2026.
- Medical premiums are paid in advance. Changes to your premium will be reflected on the first paycheck received in December (pay period 25.)
- If you changed health plans, check your new medical card or log into your [myCalPERS](http://myCalPERS) account at <https://my.calpers.ca.gov/> to ensure it reflects the new plan.
- VSP Vision and Delta Dental plans do not mail out Insurance cards. Your provider can verify coverage by using your Social Security number.
- Inspira issues cards to new enrollees or to replace an expired card. If you need a new card due to lost card or name change, contact Inspira directly (800) 284-4885.

**Link to 2026 Open Enrollment forms:** [www.santacruzcountyca.gov/benefits](http://www.santacruzcountyca.gov/benefits), **click Open Enrollment.**

**All forms are available via DocuSign.**