

County of Santa Cruz

2026 Plan Year Open Enrollment



Open Enrollment: September 15, 2025 – October 10, 2025

Open Enrollment is the time to make changes to your County Benefits. Employees can add dependents, change health plans, change dental plans, enroll in H-Care, enroll or re-enroll in D-Care, enroll or re-enroll in a Flexible Spending Account (FSA), enroll or increase Supplemental Life Insurance.

Health Plans

HMO (Health Maintenance Organization)

- Blue Shield Access+
- Blue Shield Trio
- Anthem HMO Select
- Anthem HMO Traditional
- Kaiser
- UnitedHealthcare SignatureValue Alliance
- UnitedHealthcare SignatureValue Harmony

PPO (Preferred Provider Organization)

- PERS Gold
- PERS Platinum
- PORAC (Peace Officers Association members only)

Dental Plans

- Delta Dental Basic (PPO)
- Delta Dental Buy-Up (PPO)
- Cigna (HMO)

Vision Plan

- Vision Service Plan (VSP)

What's New

- Blue Shield Trio is discontinued in Monterey County for plan year 2026.
- Blue Shield Access+ is now available in Monterey County.
- D-Care limits increased to \$7,500 annual maximum; \$3,750 if married filing separately.
- Hartford is offering a one-time opportunity to enroll in Supplemental Life Insurance with a guaranteed issuance up to \$125,000 during this open enrollment.
- CVS Caremark will replace Optum Rx as the new pharmacy for all CalPERS health plans (except Blue Shield, Kaiser and PORAC.)

Completed forms and supporting documentation must be received in the Human Resources Department, Benefits Unit during the Open Enrollment period beginning at 8:00am, September 15, 2025 through 5:00pm, October 10, 2025.

Open Enrollment forms are available on the Benefits Webpage at www.santacruzcountyca.gov/benefits by clicking the 2026 Open Enrollment link or at the Human Resources Department, Benefits Unit, 701 Ocean Street, Suite 510, Santa Cruz, CA 95060.

All Open Enrollment changes must be received in the Human Resources Department, Benefits Unit, by DocuSign, by email benefits.questions@santacruzcountyca.gov by USPS mail or in person at 701 Ocean Street, Suite 510, Santa Cruz, CA 95060.

The County does not participate in the Online Health Enrollment Self-Service functionality via myCalPERS so that we may assist employees directly.

The Benefits Team will be available to meet with County employees by appointment through Teams or by phone on selected dates during the Open Enrollment period. The schedule and scheduling instructions will be sent via Benefits Flash and posted on the Benefits Webpage santacruzcountyca.gov/benefits.

The Benefits Team will be available on site:

9/22	10:00am—1:30pm	701 Ocean St, Santa Cruz—5 th Floor, Redwood Room
9/30	9:00am—1:30pm	1400 Emeline Ave, Santa Cruz—Bldg. K, Room 207
10/2	9:00am—5:00pm	500 Westridge Dr, Watsonville—Colibri Room
10/6	9:00am—1:30pm	701 Ocean St, Santa Cruz—5 th Floor, Redwood Room
10/10	9:00am—5:00pm	701 Ocean St, Santa Cruz—5 th Floor, Redwood Room

Important Reminders:

- Completed forms and supporting documentation must be received by the Human Resources Department, Benefits Unit between 8:00am on September 15, 2025 and 5:00pm on October 10, 2025.
- Employees opting out of County medical coverage for 2026 must submit form HBD-12, the Health Insurance Waiver/Annual Certification, and proof of alternate coverage (i.e., insurance card). To receive a stipend benefit, the alternate coverage must meet IRS requirements.
- Annual enrollment is required to participate in D-Care and FSA.
- To enroll dependents onto your benefits, you must provide:
 - ◇ Copy of Social Security Card for each dependent
 - ◇ Copy of Birth Certificate for child dependents
 - ◇ Copy of Marriage Certificate or County Affidavit of Domestic Partnership for spouse/domestic partner dependent
- Medical premiums are paid one month in advance. Changes to your contribution amount will be reflected on your December 12, 2025, earnings statement (pay period 25).
- Open Enrollment changes are effective January 1, 2026.
- If you change health plans, a new medical card will be issued by the new plan. Review the information on your new card. For changes to your medical provider, contact the health plan or visit them online.
- Please take a moment to carefully review your DocuSign and/or PDF submission to ensure all information is accurate and complete before submitting.