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September 15, 2025

Dear Retiree/COBRA Member,

Open enrollment will run from September 15th – October 10th this year. These dates are set by CalPERS. By now you should have received information from CalPERS describing open enrollment for your health into retirement or COBRA medical coverage. **There is no need to do anything if you would like your health into retirement or COBRA medical coverage to stay the same with CalPERS.**

If you are currently enrolled in dental and/or vision, the twelfthly rates below are effective **January 1, 2026:**

Delta Dental PPO		
	COBRA	AB528
Employee	53.50	79.85
2 Party	104.28	147.87
Family	144.39	166.37

Delta Care HMO		
	COBRA	AB528
Employee	20.39	29.74
2 Party	33.65	52.64
Family	49.74	57.24

VSP-Vision	
	COBRA
Employee	18.45
2 Party	36.95
Family	59.49

Please note there will be no change in your premiums for the plans listed above for 2026.

Payments are due on the first of each month, by mail or via automatic payment from your financial institution. **We will no longer accept cash.** Retirees on Delta Dental AB528 plans, are encouraged to submit twelve individual checks dated for each month of the year. Any checks that combine premiums for more than one month, will be returned. All checks/money orders are made out to: NLMUSD. **Please include attention: Risk Management on your envelopes.**

Please retain this letter for income tax filing purposes. This letter will also be available on our NLMUSD website for future reference.

There is no need to do anything if you would like your dental and/or vision coverage to stay the same. If you wish to make changes to dental and/or vision during open enrollment, please call Angela Jones at (562) 210-2251 or email Angela at ajones@nlmusd.org.

Sincerely,

Lawrence Luna Jr.
 Director, Risk Management