



Santa Maria Joint Union  
HIGH SCHOOL DISTRICT

2026

# Open Enrollment FAQs

Please find the following top Frequently Asked Questions (FAQs) and answers as a resource during the 2026 Open Enrollment period.

**NOTE:** The plan year is a short plan year so your elections will be locked in only from **January 1, 2026 – September 30, 2026**. All elections made now will only be in effect from 1/1/26 to 9/30/26.

## 1. Q: Where can I access information about our 2026 Open Enrollment and benefit programs?

**A:** Information can be found in your 2026 Benefits Guide and Open Enrollment Presentation. Both documents are located in your 2026 Digital Landing Page:

<https://view.onedigital.com/2026smjuhsddigitallandingpage>

## 2. Q: What benefits are new or changing for 2026?

**A:** The following changes are occurring for benefits effective 1/1/26:

1. Medical plans are moving from CalPERS to SISC Anthem PPO plans
2. Dental & Vision plans are moving to Guardian
3. FSA plans will allow up to the 2026 IRS maximum contribution limits\*
4. All other insurance carriers (Supplemental, FSA & DFSA, Life and Disability) and plans are renewing as is without changes

*\*Per IRS regulations, the annual maximums will be reduced to account for the 9-month plan year. Please keep in mind you will have another opportunity to elect your new FSA balances that will reset effective October 1, 2026.*

## 3. Q: Will my elections rollover from 2025 to 2026 if I don't act during Open Enrollment?

**A: No.** Since the District has decided to provide new coverages with different carriers, all employees are required to login to Employee Navigator by October 10<sup>th</sup> to enroll in or elect coverage for the upcoming plan year. Details on how to enroll are available in your benefits guide. If you do not login to Employee Navigator you will not have benefits for the upcoming plan year.

## 4. Q: Am I required to enroll on the District's health plans?

**A:** No, you can choose to enroll or waive the coverage for yourself. You can also choose to enroll or not enroll any of your eligible dependents. If you are waiving coverage, you must login to Employee Navigator and submit your elections.

**5. Q: What supported documentation is needed for enrollment?**

**A:** If adding dependents to your coverage you'll need to provide birth certificates (even if previously provided) and SSN's for child dependents and tax forms for spouses.

**6. Q: When do my elections and deductions I elect during this open enrollment period take effect?**

**A:** All plan elections elected during this open enrollment period will take effect on January 1, 2026. New benefit deductions will be reflected on the December 2025 pay checks.

**7. Q: Will my prescriptions or pharmacy where I pick up prescriptions be impacted with any changes occurring for 2026?**

**A:** Potentially, yes. The SISC Anthem plan uses Navitus as its pharmacy benefits administrator and Navitus uses their own network of pharmacies. Once you receive your ID card, you'll be able to log into Navitus and search all in-network pharmacy locations. For now, a list of in-network national chains can be found by clicking [here](#).

The other potential impact could affect those that are currently taking a Brand name or specialty drug. Navitus covers Brand Name drugs using their unique formulary listing, which is generally updated twice a year, although, changes to the formulary are at Navitus's discretion\*. To check if your Brand name drug is currently on their formulary list, follow the instructions below.

How members can obtain prescription drug information from Navitus before receiving an ID card

- Call Navitus directly at 866-333-2757
- State that you are part of Self-Insured Schools of California but note that you are not yet active members
- Provide Navitus with the RXPID 5x20 or 9x35 (have them check both if you don't know which plan goes with which Rx yet)
- State that you want to understand how your Brand name or specialty drug will be covered starting 1/1/26
- If asked, provide them with the medical carrier (Anthem NVANT).
- If you are comfortable reading a formulary list, click [here](#) to view the SISC/Navitus list. Be sure to review the legend at the bottom of each page to learn how each drug listed is covered (or not). If you have questions about what you see on the formulary list, call Navitus following the steps above.

\*Members affected by mid-year formulary changes will receive advance notice in the mail.

**8. Q: How can I make sure my preferred medical, dental and vision providers are still in my plan's network?**

**A:** If you have preferred providers you want to keep seeing, you can search if your provider is in the plan's network you enroll on during open enrollment. Step-by-step instructions on how to find providers can be found in the Benefit Guide on page 10, which can be accessed via the landing page:

<https://view.onedigital.com/2026smjuhsddigitallandingpage>

**Important Update:** Our district now uses only the Anthem network for all medical plans. Previously, our plans used different provider networks, but now every plan accesses the same Anthem network. The main differences between plans are the cost of care (such as deductibles, copays, and premiums) and coverage amounts—not the provider network.

**9. Q: When can I expect my ID card?**

**A:** Medical ID cards will be mailed to your home by the insurance carrier and will arrive in December. You can also download your medical ID card through the Sydney Mobile App. Dental & Vision ID cards are only available digitally. You can access them via the Guardian Mobile app or in your member portal.

**10. Q: Who can I contact for help if I have questions during open enrollment or throughout the year?**

**A:** A list of important contacts, including carrier information for medical, dental and vision, can be found in the Benefits Guide on page 4.

Please note, Lauren Campbell and Krystal Luna from SMJUHSD can be contacted for any human resources related inquiries.

Megan Barthel (formerly Dickson) from OneDigital works for the District's benefits broker and can be contacted for any benefits related questions. Contact Megan at (800) 264-9918 ext. 50842 or [megan.dickson@onedigital.com](mailto:megan.dickson@onedigital.com). Additional information and a list of items Megan can help with is available in your Benefits Guide.

**11. Q: What if I have questions about Medicare coverage?**

**A:** Medicare is complicated and highly specific depending on everyone's situation. Therefore, we'd recommend you reach out to a Medicare benefits expert for help with your specific questions.

The OneDigital Advanced Health team are Medicare experts that can assist with your questions. You may contact their team by completing the intake form here:

<https://app.smartsheet.com/b/form/515f82b7426b4922815fe99b29b93ab2>

To complete the form:

1. Fill in your personal information as prompted
2. Indicate whether you're already enrolled in Medicare Part A & B
3. Select "Yes" when asked if your current employer utilizes OneDigital for Health and Wealth services. Then select "Company Benefit Plan", then input your company name: "Santa Maria Joint Union High School District"
4. Complete the additional preference questions on the form, then click "Submit".