



BULLETIN

SUBJECT: SCTA RETIREE OPT OUT PLAN **2025-26 NO. BS-15**

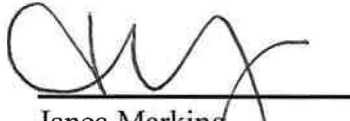
TO: All Eligible SCTA Retirees

DATE: September 4, 2025

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Management/Employee
Benefits

DEPARTMENT: Risk Management/
Employee Benefits

REVIEWED BY: Amber Pena,
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APPROVED: 
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Effective January 1, 2026, SCTA retirees may elect to participate in the Retiree Opt Out option, which allows retirees to purchase other insurance coverage of their choice. Examples of other insurance coverage include dental, vision, life, long term disability, long term care, cancer insurance and Medicare insurance costs per retiree's choice. In addition, the Opt Out option offers a medical health premium reimbursement up to **\$475.36 per month**. A retiree utilizing the Opt Out option must show proof of other health insurance coverage in order to receive an Opt Out reimbursement. The reimbursement amount is up to **\$475.36** per month for qualifying expenses incurred during the period of January 1, 2026 through December 31, 2026. Additionally, a retiree may return to a District health program due to qualifying events.

Navia is the district's third party administrator that will handle Opt Out reimbursements, and related administrative processing on behalf of the District. For Opt Out reimbursement, retiree's must:

- Go to <https://www.naviabenefits.com/> and create an account. **SU9** is the employer code.
- Once set-up, you have the option to:
 - Check your balance
 - Submit for reimbursement
 - Upload insurance receipts
 - Add a checking/savings account for direct deposit reimbursement

Important Information for 2026

PLEASE DO NOT MAIL CLAIM FORMS TO THE DISTRICT, NAVIA HANDLES ALL CLAIMS/REIMBURSEMENTS.

- Proof of other coverage must be provided before any reimbursements will be made.
- Claims must be for services provided during the plan year commencing January 1, 2026 through December 31, 2026.
- To close out the 2025 plan year, all 2025 requests must be received by Navia before the **March 31, 2026 deadline**. Call Navia at (425) 452-3421 or submit Support request to <https://www.naviabenefits.com/>
- Be sure to retain a copy of all claims and receipts for your records.

Feel free to reach out to Navia by phone at (425) 452-3421, email 105@naviabenefits.com or Sacramento City Unified School District Employee Benefits department at (916) 643-9432, benefits@scusd.edu.