

Open Enrollment: What's New or Changing?

Your benefits, your way.

Open Enrollment – Online
November 10th – November 21st



Open Enrollment will open November 10th! This is your annual opportunity to **review, update, and select your benefits** for the upcoming plan year. This year brings **several important changes** to our benefits offerings, and we want to ensure you're fully informed.

We encourage every employee to carefully review their options and make selections that best support their health and financial well-being. Even if you're satisfied with your current coverage, please log in to the enrollment platform to confirm your selections and **update your beneficiary information**.

New Enrollment Platform

We are excited to announce that this year's Open Enrollment will be hosted on a new benefit administration platform. It will be BenXcel platform through BCC.

More details about how to log in and use this new platform - coming soon!

Key Highlights of This Year's Medical Plan Changes

- **Kaiser Plans:** All Kaiser plans will include **chiropractic and acupuncture coverage**.
- **Sutter Health Plan (SHP):** SHP is **no longer an option for 2026**. You will now access your providers and plans through **United HealthCare (UHC)**.
- **UHC Network Update:** The **UHC Signature Value Advantage Narrow Network** has been **replaced** with the **UHC Signature Value Full-Network**, giving you access to **all HMO providers** who contract with UHC. The District is also offering a UHC PPO plan that you can elect.

If you are currently enrolled in **SHP or a UHC HMO plan**, you have been **mapped to a UHC plan** that closely matches your previous coverage. This will appear as your **plan selection** in the **BenXcel system**. If you are satisfied with the selected plan, **no action is required**—**but** we still recommend reviewing your elections and **selecting your primary care physician (PCP)**.

See below for plan mapping:

Kaiser		
2025		2026
HMO High \$20 w/Chiro		High HMO 250 Plan 3 (No changes)
Deductible HMO Low \$40	➔	Low DHMO Plan 5 (w/ Chiro)

Sutter Health Plan (SHP)		
2025		2026
HMO Summit ML81 \$20 Copay	➔	UHC SV (GG4) HMO 20/500 (Full-Network)



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United Healthcare (UHC) - HMO & PPO

2025		2026
SV Advantage \$20 HMO	➔	UHC SV (GG4) HMO 20/500 (Full-Network)
CA Select Plus PPO - 80/60		No change to plan

Dental Plan Enhancements

Your Delta Dental PPO plan now includes the Diagnostic & Preventive (D&P) Maximum Waiver. This means that you can get your diagnostic and preventive care without affecting your maximum. You'll keep your mouth healthy – and save benefit dollars for when you really need them!

Vision Plan Enhancements – Optional – Employee Paid

We've got an exciting update to your VSP vision benefits: **your frame allowance has increased** – giving you more flexibility and style when choosing your next pair of glasses.

American Fidelity - Section 125 Enrollment

Good News! We're streamlining the process — the **Section 125 enrollment period** will now take place at **the same time as your core benefits enrollment**, from **November 10th to November 21st**.

What's Available:

- Flexible Spending Account (FSA) - Set aside pre-tax dollars for qualified medical, dental, and vision expenses.
- Dependent Care Assistance Program (DCAP) - Set aside pre-tax dollars for qualified child or dependent care expenses.

⚠ Important Reminder:

This plan **does not allow auto enrollment**. If you wish to participate in the FSA for **2026**, you **must make an election** during the enrollment period.

IRS Limits for 2026:

- FSA Maximum:** \$3,400
 - Grace Period:** Services can be incurred from **January 1, 2026 – March 15, 2027**
- DCAP Maximum:** \$7,500

Need Help?

American Fidelity will be offering virtual appointments to support employees during enrollment. Please use the link to schedule your appointment. [AF Virtual Appointment Link - Jefferson Union](#)

If you don't find a time that works for you, please contact American Fidelity Branch Office at 559-230-2107 for assistance.



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How to find a UHC provider

If you are new to UnitedHealthcare (UHC) or currently enrolled in a PPO plan and want to check if your provider is in the HMO network, you can search for providers using the UHC online directory.

Use the UHC Provider Search Tool:

Find A Signature Value HMO Provider: [HERE](#)

Selecting a Primary Care Physician (PCP) for an HMO Plan

- **During Enrollment:** Choose your PCP and **note their Provider ID number (not the NPI number)**. Indicate whether you are an **existing patient** of the selected PCP.
- **If You Don't Select a PCP:** UHC will **automatically assign one** to you. You can **change your PCP at any time** after enrollment.
- **Finding the Provider ID:** Refer to the **Signature Value HMO flier** with screenshots – included on the bookshelf.

Find A Select Plus PPO Provider: [HERE](#)

UHC Prescription Formulary can be found [HERE](#)

Note, the formulary will change January 1, 2026. Once you are a member of UHC, you will have direct access to the formulary and any changes.

What if I am in the middle of care?

Transition of Care (TOC)

Option to request extended coverage for care for current, out of network health care professional for a limited time for specified medical condition.

Must submit request for TOC no later than 30-days after coverage effective date; or case-by-case review

Continuity of Care (COC)

Option to request extended care from current health professional if he or she is no longer working with their health plan and is considered out-of-network

Members with a medical reason preventing immediate transfer to a network health care professional may request extended coverage

Must submit for COC no later than 30-days after coverage effective date; or case-by-case review

General

Application/Form must be submitted. You can find a copy of the application and additional details about these two transitional options on the bookshelf. [Jefferson Union High School District Benefits Bookshelf](#)

Contact the Benefits Department with additional questions that you may have at:

Phone: 650-550-7966 OR mwarren@jeffersonunion.net

You can also access information and additional resources on our new benefits bookshelf: [Jefferson Union High School District Benefits Bookshelf](#)