

## JEFFERSON UNION HIGH SCHOOL DISTRICT

Administrative Offices

**Open Enrollment Dates: November 10 – November 21, 2025**

**Coverage Effective:** January 1, 2026

How to Enroll or Make Changes - Employees who wish to change coverage during the Open Enrollment period must log into [BenXcel](#) between November 10 and November 21, 2025.

- All changes must be completed by **5:00 p.m. on Friday, November 21, 2025**.
- If you do not need to make any changes, **no action is required**.

**BenXcel Username:** the first 2 letters of your first name and the first 2 letters of your last name and the last 4 digits of your social security number (example: John Smith with SSN: 123456789 would be josm6789)

**BenXcel Password:** the last 4 digits of your social security number and your entire date of birth (example: SSN: 123456789 and DOB 01/01/2000 = pwd: 678901012000)

**BenXcel Company:** SMCSIG (this is the name of our insurance group)

2026 Health Plan Options - JUHSD will offer **four health benefit options** (down from five in 2025).

- **Kaiser Permanente:**
  - High Plan (higher cost / higher coverage)
  - Low Plan (lower cost / lower coverage)
- **United Health Care:**
  - PPO – Full Network (includes Sutter providers)
  - HMO – Full Network (includes Sutter providers)

**Note:**

- The Sutter Health Plan has been discontinued.
- The UHC HMO has changed from a narrow network to a **full network**, expanding coverage.

Premium Rates for 2026

- **No employee contribution changes** for most plans.
- The **UHC PPO** plan sees a **significant increase in employee contributions** due to high costs.
- For UHC PPO members, the district recommends considering the new UHC HMO Full Network plan as a cost-effective alternative.
- See the attached [Employee Contribution](#) document for details.

Automatic Plan Transfers

Employees currently enrolled in the **Sutter Health Plan** or the **UHC HMO Narrow Network** will be **automatically moved to the UHC HMO Full Network** plan unless another selection is made.

Additional Benefits

- **Vision (VSP):** Enrollment or changes must also be completed in [BenXcel](#) during this Open Enrollment period.
- **Flexible Spending Accounts (American Fidelity):** Open Enrollment will be held at the same time

Questions?

For assistance or to request a paper enrollment form, please contact:

**Michelle Warren, Benefits Technician**

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