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March 20, 2026

To: HPCSD Retirees

From: Tatiana Coulthrust, Human Resources

Re: Open Enrollment Season is April 1st - April 30th, 2026!

Open enrollment is your annual opportunity to review your current benefits selections and make changes. Any changes you make will become effective on July 1, 2026. Keep in mind that open enrollment only happens once a year and when it ends, you cannot make changes to your coverage during the year unless you experience a qualifying event.

Enclosed is your 2026-2027 rate sheet. The rate highlighted is what your new premium will be beginning in July. If you choose to not make any changes to your plan, you do not need to do anything. Your plan will continue as usual, just with the changed rate. If you want or need to make changes to your plan or elect the buyout option, further information and enrollment forms will be available by request or on the district website at HPCSD.ORG. Search under Human Resources and then expand the benefits tab.

If you or your dependent are nearing age 65 and are first eligible for Medicare, you must enroll during the Initial Enrollment Period, which begins three months prior to your birth month. This will avoid financial penalties. You can enroll at your local Social Security office or online at <https://www.medicare.gov/>

Once you and/or your dependent are enrolled or if you have not already done so, please send a copy of your Medicare Card to Human Resources. This may affect the price of your premium. Please remember your premiums are being paid through the P&A Group. Visit padmin.com for more information or contact HR to get help setting up payments.

Please note, if you intend to keep your Health Insurance with us, do not apply for Medicare Part D. The health insurance you have includes prescription drug coverage that is deemed comparable or better than the plans available under Medicare Part D. You cannot have more than one prescription drug plan.

Additionally, CSEA retirees may be eligible for Medicare Part B reimbursements. Contact HR for more information.

IMPORTANT! Beware that everyone who has signed up for health insurance through HPCSD will be receiving a new insurance card to begin using at the start of the new year on July 1, 2026. This is due to a change in ALL subscriber ID numbers. You will need to supply your providers with your new ID. You may verify which providers are covered through our website, the Anthem website or the Sydney Health App. The processing deadline for this change is also the cause of open enrollment being moved up to April this year. For these reasons it is very important that you notify Human Resources if your address, phone number or email address should change.

Coming Soon...we are working on establishing a Self Service Online Portal for benefits.

Questions?

Contact Human Resources at BENEFITS@HPCSD.ORG or 845-229-4000 x1903.

