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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 buyout form. If you are choosing to not enroll in Health Insurance through the district as you did last year, you may want to elect the buyout option. A buyout pays you to not take the district's insurance. It is offered as an alternative choice to Health Insurance, which means enrollment in such will be treated the same way as enrollment in Health Insurance. **After open enrollment is over, you will not have the option to submit your forms to enroll in a buyout, unless you have a Qualifying Life Event.** You must re-enroll in a buyout each year and your buyout registration will not be completed without a copy of your current insurance card (front and back).

If you 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/>

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

**IMPORTANT! (Even if this doesn't apply to you).**

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](mailto:BENEFITS@HPCSD.ORG) or 845-229-4000 x1903.