



2026 – 2027 HEALTH BENEFITS OPEN ENROLLMENT

Open Enrollment Dates: **August 3 – August 21**

Elections are effective: **October 1, 2026**

2026-2027 Benefit Plans

The District's Benefits Committee has elected to maintain all current plan designs. Your medical, dental, and vision coverage will continue without interruption, unless you fail to make the required contribution.

Open Enrollment Process

The District's Open Enrollment period begins **Monday, August 3, and ends Friday, August 21, 2026**. Any changes made during Open Enrollment to medical, dental, or dependent coverage will take effect October 1, 2026.

Retirees who wish to make changes to their medical plan and/or dental plan must email riskmanagement@orangeusd.org no later than 4:00 p.m. on Friday, August, 21, 2026.

Retiree Contribution Rates

Retiree rates, effective October 1, 2026, are on the back side. This year, we are introducing a new Retiree Rate Sheet that provides a comprehensive breakdown of health benefit costs, including the monthly carrier premiums for medical, dental, and vision coverage; the annual carrier premium costs; the annual maximum District contribution; the annual retiree contribution, which represents the difference between the annual carrier premium and the District contribution; and the monthly retiree contribution.

Requirements for Adding Dependents

Retirees adding a dependent must submit the following documentation to Risk Management no later than **4:00 p.m. on Friday, September 4, 2026**:

- **Spouse:** 2025 - 1040 tax form showing filing status as Married Filing Jointly or Married Filing Separately (redact income information)
- **Spouse (married in 2026):** Marriage certificate
- **Domestic Partner:** Domestic Partnership Registration
- **Child:** Birth certificate
- **Adopted Child or Legal Guardianship:** Court documents. Children covered due to legal guardianship are eligible up to age 18.
- **Child Incapable of Self-Support Due to Disability:** Physician's Certification of disabling condition, 2025-1040 tax form listing your dependent child (redact income information). If your child will be turns 26 within the next year, we highly encourage Retirees to complete this process during Open Enrollment.

Additional Information

Representatives from the benefit carriers will be available to answer questions during the Health Benefits Open House on **Wednesday, July 15, from 2:00 p.m. to 4:00 p.m.** in the Board Rooms at the District Office.

For more Open Enrollment information, visit: bit.ly/ousdhub or call 714-628-5390.