2026 – 2027 HEALTH BENEFITS OPEN ENROLLMENT
Open Enrollment Dates: **August 3 – August 21**
Elections are effective: **October 1, 2026**

2026-2027 Benefit Plan Updates

Infertility Benefits Available— SISC Anthem and Kaiser Permanent HMO Plans

Effective October 1, 2026, SB 729 requires SISC HMO medical plans to add infertility diagnosis and treatment coverage to the Anthem and Kaiser Permanente HMO plans. That means the plans must cover up to three completed oocyte retrieval procedures and an unlimited number of embryo transfers, as long as the services follow clinical guidelines from the American Society for Reproductive Medicine. For questions about specific infertility benefits, please contact Anthem (800.825.5541) or Kaiser Permanente (800.464.4000) directly.

Treatment & Reproductive Technology

- Artificial insemination (IUI) and/or In vitro fertilization (IVF)
- Egg retrieval and embryo transfer
- Advanced reproductive technologies when medically necessary

Fertility Medications

- Oral and injectable fertility medications
- Medications used during fertility treatment cycles

Fertility Evaluations

- Physician consultation and medical history review
- Laboratory testing, imaging, and genetic screening
- Hormone and ovarian reserve testing and male fertility testing (including semen analysis)

Fertility Preservation

- Cryopreservation of eggs, sperm, embryos, or reproductive tissue
- Storage of preserved reproductive material

Please note SB 729 does not apply to SISC self-funded PPO plans.

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.

- Employees who have recently retired or who will retire on or before October 1 should not complete Open Enrollment. Retiree Open Enrollment materials will be mailed separately.

- Newly hired employees must schedule a virtual appointment, by selecting the "New Hire/Life Event" under location at bit.ly/ousdafappt within 31 days of their hire date.

- Employees who have a qualifying life event (e.g., marriage, birth, adoption, or loss of other coverage) before October 1 should schedule a virtual appointment by selecting the "New Hire/Life Event" under location at bit.ly/ousdafappt to update their benefits.

Employees who wish to make changes to health benefits may schedule an appointment at any location (except New Hire/Life Event) at: bit.ly/ousdafappt

See reverse side

Employee Contribution Rates

Employee rates, effective October 1, 2026, have been posted at: bit.ly/ousdhb

Classified Employees: The District and CSEA are currently engaged in contract negotiations. If an increase to the Maximum Annual Contribution is negotiated, employee contribution rates will be reduced. Any updated rates will be posted online once a tentative agreement has been approved by the Board of Education.

Voluntary Benefits Policyholders

Reminder: Current Flexible Spending Accounts (Health and Dependent Care) end December 31, 2026, and require re-enrollment for the 2027 plan year.

Employees currently enrolled in Flexible Spending Accounts will be mailed re-enrollment information under separate cover.

All other voluntary benefits, such as Disability, Accident, and Hospitalization plans, will continue without interruption.

Requirements for Adding Dependents

Employees 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 employees to complete this process during Open Enrollment.

Supporting documentation may be submitted at: bit.ly/ousddocuments

Additional Information

For more Open Enrollment information, visit: bit.ly/ousdhb

You may also call Risk Management at 714-628-5390, Monday – Friday from 7 am – 4 pm, except for holidays.