SAN JOAQUIN COUNTY OFFICE OF EDUCATION
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Date: July 29, 2026

To: Non-Cap Permanent **Classified** Less than .5 FTE Employees

From: Jenny Barros, Coordinator, Payroll Services

Subject: **Classified (Non-Cap) Permanent Less than .5 FTE Employees Eligible for Medical Coverage**
~ Self–Insured Schools of California (SISC) 70% 2-Tier HSA 5000 Deductible Plan ~

The San Joaquin County Office of Education (SJCOE) is offering a medical insurance option for less than .5 FTE Classified Employees (Non-Cap Classified Permanent Employees). The Non-Cap Classified Permanent Employees less than .5 FTE are not eligible for SJCOE's insurance contribution cap. All Non-Cap Classified Employees (all classified permanent less than .5 FTE employees) will be eligible to receive medical coverage by enrolling in the SISC 70% 2-Tier HSA 5000 Deductible Plan.

The SISC 70% 2-Tier HSA 5000 Deductible Plan offers employee only coverage, or employee and child(ren) coverage; spousal coverage is **not** offered. The monthly tier premium costs are $996.00 (employee only) and $1,568.00 (employee & child[ren]). The SISC 70% 2-Tier HSA 5000 Deductible Plan offers **medical coverage only**. You may access the Plan Summary by visiting the following link: https://www.sjcoe.org, under Careers select Benefits.

For the Non-Cap Classified Employee that elects to enroll in the SISC 70% 2-Tier HSA 5000 Deductible Plan the first month's premium must be paid by the 15th of the month prior to coverage. Coverage is effective October 1, 2026; therefore, the full premium payment will be due by September 15, 2026. After the first month of coverage, the Non-Cap Classified Employee must authorize SJCOE to deduct all monthly premiums from payroll earnings prior to any other elective deductions. If the Non-Cap Classified Employee does not have enough earnings to cover the monthly premium amount due, the Non-Cap Classified Employee must pay the premium balance due no later than the 15th of the month of coverage.

All Non-Cap Classified Employees are eligible to enroll in a Section 125 Plan through American Fidelity for the premium payment through payroll deduction. A Section 125 Plan allows you to tax shelter your premium deductions. Contact Payroll Services at SJCOEPayroll@sjcoe.net for additional information.

The SISC Open Enrollment period for the SISC 70% 2-Tier HSA 5000 Deductible Plan begins **NOW** and **ends on Friday, August 21, 2026, at 5:00 pm. Payroll Services will be hosting the annual Health Benefits Fair on Tuesday, August 11, 2026, from 3:00 pm-5:00 pm** located in the Nelson Center Auditorium, 2922 Transworld Drive, Stockton. We highly encourage you to take the time to evaluate and review the SISC 70% 2-Tier HSA 5000 Deductible Plan and determine if you are going to enroll in this plan. Again, to assist in your review process**, you can access the SISC 70% 2-Tier HSA 5000 Deductible Plan Summary at** https://www.sjcoe.org, *under Careers select Benefits***.** Also, you can email SJCOEPayroll@sjcoe.net and the payroll staff will provide you contact information for the SISC 70% 2-Tier HSA 5000 Deductible Plan and American Fidelity Section 125. **If you choose to enroll in the SISC 70% 2-Tier HSA 5000 Deductible Plan email SJCOEPayroll@sjcoe.net to request an electronic enrollment form.**

DECLINING COVERAGE

All Non-Cap Classified Employees that decline coverage under the SISC 70% 2-Tier HSA 5000 Deductible Plan are required *YEARLY* to complete a Declination of Coverage Form. The Declination of Coverage Form must be submitted by Friday, August 21, 2026, to Payroll Services. Failure to return or submit the completed Declination of Coverage Form by the due date will result in the removal of your direct deposit. An InformedK12 invite for the Declination of Coverage Form will be sent to the email address currently on file for you to complete electronically.

Please contact Payroll Services at SJCOEPayroll@sjcoe.net for additional information and/or any questions.