OAK GROVE SCHOOL DISTRICT
2027 OPEN ENROLLMENT ANNOUNCEMENT

Open Enrollment Period: September 14 - October 9, 2026
Effective Date: January 1, 2027

Important Notice: This Year is a Passive Enrollment

Unlike last year's transition to CalPERS, this year's Open Enrollment is passive. If you are satisfied with your current medical plan and are not making any changes to dependents or other benefits, your existing medical coverage will automatically roll over to January 1, 2027, as long as your current plan is still offered by CalPERS.

One exception: All United Healthcare plans have been discontinued by CalPERS effective January 1, 2027. If you are currently enrolled in a United plan, you must actively select a new plan from the options on the rate sheets during this Open Enrollment window – your coverage will not roll over automatically.

Action Required: Pre-Tax Medical Premium Election Form

All employees enrolling in District medical coverage must complete the Pre-Tax Medical Premium Form, including those with a current employee premium contribution of $0.

Although no payroll deduction may occur at this time, the form documents your medical plan election and authorizes the District to deduct any employee-paid premium that may apply during the current or a future plan year on a pre-tax basis under the District's Section 125 Plan. Pre-tax deductions reduce wages subject to applicable federal and state income taxes.

What You Can Do During Open Enrollment

- Switch medical plans if desired (optional unless currently in a United plan). Any changes will require a new CalPERS HBD12 form.
- Update your dental, vision, life insurance, and flexible spending accounts (FSA).
- Add or remove dependents.
- Update your contact or beneficiary information.
- Enroll in IRS Section 125 pre-tax programs (childcare, medical expenses) with American Fidelity (see attached flyer).

How to Enroll or Make Changes to Your Medical Plan

1. Go to **www.benefitbridge.com/oakgrove**.
2. Log in or create your account.
3. Select new coverage if you are currently enrolled in a United plan.
4. Complete CalPERS HBD12 form in Benefit Bridge if you are making any changes to your medical coverage.
5. All employees complete and return Pre-Tax Medical Premium Election Form Benefits in Benefit Bridge by the enrollment deadline.
6. Print and save your confirmation for your records.

Visit the OGSD Benefits webpage for 2027 medical rates and plan details:

https://www.ogsd.net/departments/business/benefits-payroll-business-forms

Overview of Rate Increases

CalPERS Plans	2026-27 Percent Increase
HMO	
Anthem Blue Cross Select HMO	11.24%
Anthem Blue Cross Traditional HMO	7.47%
Blue Shield Access+ HMO	13.61%
Blue Shield EPO	NEW
Blue Shield Trio HMO	NEW
Kaiser Permanente	1.61%
Sutter Health	NEW
Western Health Advantage HMO	NEW
PPO	
PERS Gold	8.44%
PERS Platinum	6.50%
Delta Dental	No change
Vision Service Plan (VSP)	No change

Plan Ahead

- Fill any maintenance prescriptions before December 31, 2026 to avoid disruptions.
- New plan cards may be delayed up to two weeks following January 1, 2027.

Benefits Fair

When: Thursday, September 3, 2026 from 3 – 5 p.m.
Where: District Office Boardroom
Meet directly with plan providers and wellness representatives. Family members are welcome.

Need Help?

District Benefits Contact:
Carrie Newton - Ext. 10231
Email: cnewton@ogsd.net

Benefit Bridge Support:
1-800-814-1862
benefitbridge@keenan.com