



2026 – 2027 HEALTH BENEFITS OPEN ENROLLMENT COMMUNICATION #6

FOR CLASSIFIED BENEFIT-ELIGIBLE EMPLOYEES

As previously communicated, Open Enrollment concluded on Friday, August 21. To assist you in preparing for the upcoming plan year, please review a few additional details and helpful reminders below.

Any health benefit changes made during Open Enrollment will take effect October 1, 2026. Employees who selected a new medical plan should expect to receive their medical ID cards prior to October 1.

The District and CSEA remain in active negotiations over a successor agreement. If the parties reach an agreement to adjust the District's Maximum Annual Contribution, updated employee contribution rates will be posted right away, and payroll deductions will be automatically adjusted based on the agreed effective date, once the agreement receives final Board approval.

Classified Employee Rates, effective October 1, 2026, remain posted at: bit.ly/ousdnhb As a reminder, premium costs for health plans that exceed the District's Annual Maximum Contribution are paid by the employee through payroll deductions. The 2026-2027 rates will be deducted from employee paychecks beginning October 10.

To further assist you, below are some Frequently Asked Questions:

1. Classified negotiations haven't concluded. Why did open enrollment already close?

Open enrollment timelines are based on our plan year, which begins October 1, and the September 1 deadline for submitting health plan changes to our plan administrators. This allows carriers sufficient time to process elections and ensure new medical ID cards are issued before the plan year begins.

2. Will CSEA employees continue to pay the current plan year employee contribution rates?

As outlined in the District's Collective Bargaining Agreement with CSEA, premium costs for health plans that exceed the District's Annual Maximum Contribution are paid by the employee through payroll deductions. Because total health plan premium rates have increased, any cost that exceeds the District's cap will result in an adjustment to the employee's payroll contribution to cover that difference.

3. What happens to my contribution rate if a new agreement is reached later?

If a modification to the District's Maximum Annual Contribution is negotiated and approved by the Board of Education, updated employee contribution rates will be immediately posted, and employee payroll deductions will be automatically adjusted, based on the Board approved effective date.

4. Can I still make changes to my benefit elections now that enrollment has closed?

No. Once the enrollment deadline passes, health benefit elections are locked for the plan year unless you experience a qualifying life event, such as marriage, divorce, birth or adoption of a child, loss of other coverage, or a change in employment status affecting eligibility. Qualifying life event changes must be reported to Risk Management within 30 days of the event and require documentation.

5. Will my paycheck deductions change automatically if new rates are negotiated?

Yes. Employee payroll deductions will be automatically adjusted, based on the Board-approved effective date.

6. Where can I track the status of negotiations and any related benefit impacts?

Official, up-to-date information is available on the District's Negotiation Updates page at www.orangeusd.org/departments/hr/negotiation-updates.

If you have any additional health benefit questions, please reach out to Risk Management directly at (714) 628 - 5390, Monday – Friday, 7 a.m. – 4 p.m. (except holidays).

Thank you for all you do!