Carmel Unified School District
Annual Health & Welfare Benefits Open Enrollment: November 1–20, 2026
It's that time of year again! Open Enrollment is the only time you can change your health benefits without a qualifying event.

At a Glance

- **Deadline & required actions:** Forms are due by **4:00 PM, November 20, 2026**. FSA participants and employees who opt out of medical must act every year.
- **What's new:** Rate updates, a new life insurance carrier, and a new benefits email address.
- **No change? No action needed:** Your current medical, dental, and vision plans roll over automatically.

Deadline & Required Actions

Submit by 4:00 PM, November 20, 2026. Changes take effect January 1, 2027, and will be reflected on your December paycheck. All forms are on the CUSD Health Benefits page.

- **Preferred (electronic):** K12 Forms – Change Form or Enrollment Form (for initial benefit election).
- **Paper:** Deliver your signed form to the Human Resources office.

Required every year:

- **Flexible Spending Accounts (FSA)** must be re-enrolled annually (WEX form). FSAs help you save on out-of-pocket qualified medical, dental, and vision expenses or dependent care expenses. 2027 limits: FSA $3,500; dependent care $7,500 (married filing jointly) or $3,750 (married filing separately).
- **Opt-out re-verification:** Employees who opt out of MCSIG medical coverage must provide ongoing proof of other medical coverage (e.g., a copy of your current medical insurance card), per the Minimum Coverage Policy.

Adding dependents? Required documentation:

- **Spouse:** Certified marriage certificate and Social Security number
- **Child:** Certified birth or adoption certificate and Social Security number
- **Domestic Partner:** State Certificate of Registered Domestic Partnership

What's New for 2027

New benefits email: Send all benefits-related questions and forms to **cusdbenefits@carmelunified.org**.
Rate updates (no plan design changes, effective January 1, 2027):

- **Dental:** No increase | **Vision:** +1.8%
- **Medical:** PPO 25, PPO 40, PPO 60, PPO Select +9.3% | TRIO HMO +7.2% | Kaiser +4.4%

Kaiser HMO is subject to zip code availability.
Monterey County: 93901, 93902, 93905, 93906, 93907, 93912, 93915, 93933, 93955, 93962, 95004, 95012, 95039.
Santa Cruz County: 95001, 95003, 95005, 95006, 95007, 95010, 95017, 95018, 95019, 95041, 95060, 95061, 95062, 95063, 95064, 95065, 95066, 95067, 95073, 95076, 95077.

Life insurance carrier change: MCSIG is moving from MetLife to Madison National Life (NIS). Your Employee Assistance Program (EAP) continues through TELUS Health, administered by National Insurance Services. See the EAP flyer for details.

No Change? No Action Needed

If you don't wish to change your medical, dental, or vision plans, your current enrollment rolls over to 2027. (FSA and opt-out requirements above still apply.)

Other Benefits & Programs

- **CompleteCare:** If you are a dependent on a non-MCSIG plan, contact cusdbenefits@carmelunified.org to learn how this reimbursement program works. (CompleteCare Handbook FAQs.)
- **American Fidelity Voluntary Benefits** (disability for CSEA only or life, accident, and cancer insurance): Available during open enrollment. Use the QR code on the staff mailer or site posters to schedule an appointment.
- **403(b), Roth, and Section 125:** Appointments with Spencer Rand, (831) 648-4249. Sign-up sheets at the main office at River (Nov. 10) and CHS (Nov. 12).

Questions?

- **Email:** cusdbenefits@carmelunified.org
- **Virtual appointments with Ofelia (Teams, 30 min):** November 3, 5, 6, 9, 12, and 13 – schedule here
- **MCSIG Customer Service:** (831) 755-8055 or (800) 287-1442, customerservice@mcsig.com
- **Transcarent Care Coordinator:** 855-586-2744, transcarent.com

Best,
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