



Human Resources
Employee Benefits and Services Division



2026 Retiree Open Enrollment

Retiree Benefits Notice



IMPORTANT DATES
2026 RETIREE OPEN ENROLLMENT:

- **November 30** – Deadline to submit all forms.
- **November 11, 27, and 28** – Offices will be closed in observance of the holidays.
- **January 1** – Benefit elections and new premium rates go into effect.

Visit us at Open Enrollment Expos!

In Person:

- **Victorville** – Nov 4th (9:30am – 12:30pm)
15020 Palmdale Rd
- **Rancho Cucamonga** – Nov 12th (12:30pm – 3:30pm)
9445 Fairway View Place Suite 110
- **San Bernardino** – Nov 19th (9:30am – 12:30pm)
385 N. Arrowhead Ave

Webinar:

- Nov 10th (10:00am-11:30am)
- Nov 18th (2:00pm-3:30pm)
- Nov 24th (10:00am-11:30am)

**HUMAN RESOURCES**
Employee Benefits and Services
175 W 5th Street, 1st Floor
San Bernardino, CA 92415-0440
(909)387-5787

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Scan QR code for
more information!
<https://link.sbcounty.gov/RetireeOE>



Go Green, view the electronic benefit guide online at:
<https://link.sbcounty.gov/RetireeOE>

Retiree Benefits and Enrollment Guide

Open Enrollment materials are available online now

Information includes:

- Monthly Plan Premiums
- Important dates & deadlines
- Plan benefits summary
- Enrollment forms
- Contact information

**Please contact the Employee Benefits and Services Division (EBSD)
at ebsd@hr.sbcounty.gov or 909-387-5787 to receive paper
or electronic Retiree Open Enrollment materials**

Retiree Open Enrollment Dates and Deadlines

November 1, 2025

Retiree Open Enrollment begins

November 11, 2025

EBSD office closed (Veterans Day holiday observed)

November 27 & 28, 2025

EBSD office closed (Thanksgiving holiday observed)

November 30, 2025

Deadline to submit all enrollment/change and cancellation forms

December 5, 2025

Last day to submit proof of dependency and/or dependent disability

January 1, 2026

Effective date for new premium rates and benefits

NO ACTION IS REQUIRED IF YOU ARE KEEPING YOUR CURRENT BENEFITS

Retiree Open Enrollment

Retiree Open Enrollment: November 1, 2025 – November 30, 2025

During Retiree Open Enrollment, you can:

- **Enroll in a retiree medical and/or dental plan**
- **Change your medical and/or dental plan elections**
- **Terminate your coverage**
- **Add or remove dependents**

Changes made during Retiree Open Enrollment will be effective January 1, 2026

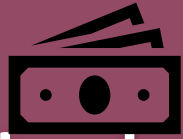
Visit the Retiree Open Enrollment Webpage at:

<https://link.sbcounty.gov/RetireeOE>



What's New

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Updated
Monthly
Premium
Rates



Personal
phone
consultations



Updated
Retiree Open
Enrollment
Webpage

Retiree Premium Rates

New rates are effective January 1, 2026

- No changes to the Blue Shield plans and
- 8.5% rate increase for the Kaiser non-Medicare plans
 - 7% increase for the Kaiser Senior Advantage plans
 - 3% increase to the Dental PPO/HMO plans

- Premiums are paid monthly for the following month
- New premiums for 2026 will be taken from December 2025's SBCERA benefit payment

Retiree Benefit Plan Options



Medical Plan Options



KAISER PERMANENTE®

- Kaiser HMO for non-Medicare Retirees
- Kaiser HMO Medicare (Senior Advantage)
- Kaiser HMO High Deductible Health Plan

blue  of california

- Blue Shield HMO Signature (non-Medicare)
- Blue Shield TRIO HMO
- Blue Shield PPO (non-Medicare)
- Blue Shield 65 Plus HMO (Medicare)
- Blue Shield PPO Medicare Coordination of Benefits



Dental Plan Options



DELTA DENTAL®

- DeltaCare USA DHMO
- Delta DPPO High Option
- Delta DPPO Low Option

NOTE: Enrollment eligibility may be affected by retiree's residential zip code.

Out-of-State Plan Options

blue  of california

- Blue Shield PPO coverage is available nationwide

 KAISER PERMANENTE®

- Kaiser coverage is available outside of California in Washington, Oregon, and Colorado in limited zip codes – contact EBSD for more information

 DELTA DENTAL®

- Delta DPPO coverage is nationwide
- DeltaCare USA DHMO provides benefits in 14 states:
Arkansas, Arizona, California, Florida, Georgia, Idaho, Michigan, Missouri, Montana, Nevada, Oklahoma, Oregon, Texas, and Washington.

Medical and Dental HMO Provider Selection



Must select a primary care provider and a medical group



If a provider is not selected, one will be automatically assigned by the carrier based on your home address



You may change your provider by calling the carrier's customer service number



Retiree Open Enrollment Considerations

Who will provide your care?	Where will you receive your care?	What services are covered?	How much will you pay for the services you need?	County Group Retiree Plan vs. Individual Plan	County Group Retiree Plan vs. COBRA
✓ Choice of provider networks, physician choices	✓ Hospitals & Urgent care facilities	✓ Preventive care ✓ Prescription drug coverage	✓ Co-insurance ✓ Co-pays ✓ Deductibles	✓ Limitations & exclusions	✓ Premiums ✓ Co-pays ✓ Deductibles ✓ Medicare eligibility

To Enroll, Change Plans, or Add/Remove Dependents

- ✓ Complete County enrollment/change form(s)
- ✓ Complete a Medicare enrollment form if enrolling in a Medicare plan
- ✓ A separate form is needed for each enrollee

To Terminate Coverage

- ✓ Complete County disenrollment form
- ✓ Complete a Medicare disenrollment form if cancelling a Medicare Plan
- ✓ A separate form is needed for each member

NOTE: A member who terminates coverage during open enrollment is not eligible for COBRA, as this is not considered a COBRA qualifying event

Proof of Dependency is required:

- Marriage certificate
- Birth certificate or court document
- State Registration of Domestic Partnership

Newly enrolled dependents



- Disabled Dependent Certification Form required from physician and must be submitted annually for non-permanently disabled dependents

Children 26 and older who are incapable of self-support due to disability



Outside of Retiree Open Enrollment, you may enroll in a plan, change plans, or add dependents if you experience a mid-year qualifying event

Examples of qualifying events include:

**Loss or gain
of Medicare
eligibility**

**Loss or gain
of
dependent(s)**

**Exhaustion
of COBRA
benefits**

**Loss of group
coverage**

**Move out of
the service
area**

**Mid-year change
request must:**

**Be received by the EBSD
within 60 days of the
qualifying event date**

When can COBRA participants enroll in retiree plans?

**Once your
COBRA/Cal-COBRA
exhausts (after 18/36
months respectively)**

**During open
enrollment**

**Once you become
Medicare eligible**

Note:

- If your COBRA coverage is terminated for non-payment or you voluntarily drop coverage, you will not be eligible to enroll in a retiree plan until Retiree Open Enrollment.
- Cal-COBRA is not available for dental or vision coverage
- To enroll in Cal-COBRA, submit an application to the health insurance provider directly

Accessing Your Retirement Medical Trust Fund

Recurring Reimbursement Claims are only valid for up to 12 months

- ✓ Recurring reimbursements are now available to be submitted electronically online through VOYA.
- ✓ Access your RMT account online! <https://www.voya.com/ws/myHRA>
- ✓ Follow the instructions online to submit your recurring reimbursement

Retiree Webpage



Visit the Retiree Webpage at:

link.sbcounty.gov/Retiree-Resources

You can access:

- ✓ Retiree medical & dental plan overviews
- ✓ Post Retirement Employment
- ✓ Medical & Dental benefits summary & rate premiums
- ✓ The Retiree Benefits Guide
- ✓ Retiree Open Enrollment information, & enrollment forms
- ✓ Wellness tools & resources
- ✓ Contact information

Retiree Open Enrollment Forms and Documentation

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- Enrollment Forms can be found at:
<https://link.sbcounty.gov/RetireeOE>
- Enrollment/Change forms and dependent documentation must be submitted to the EBSD at:



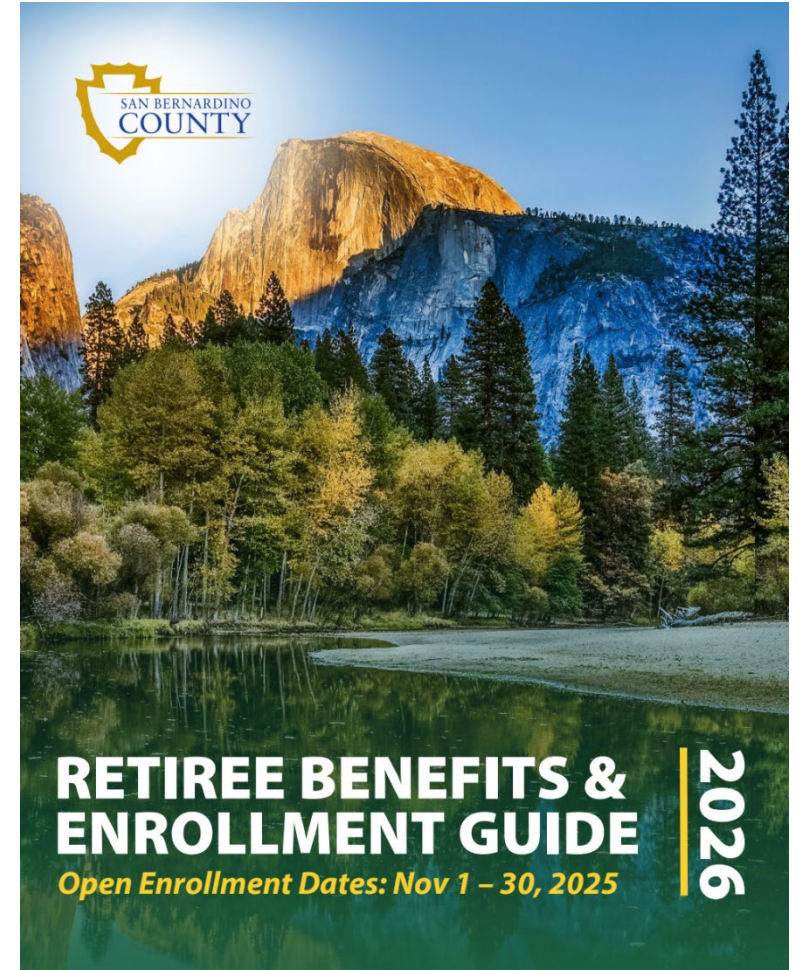
ebsd@hr.sbcounty.gov



Attn: Retiree Desk
175 W. 5th Street, First Floor
San Bernardino, CA 92415



Phone: 909-387-5787
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Fax: 909-387-5566



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