

RETIREE OPEN ENROLLMENT

2027

Open Enrollment: November 2–30, 2026

Employee Benefits & Services Division

San Bernardino County Human Resources • www.SBCounty.gov

Supporting your health. Securing your future.

Welcome & Overview

WELCOME

Welcome to the 2027 Retiree Open Enrollment Webinar

This presentation provides an overview of the 2027 retiree medical and dental options, important dates, premium changes, and resources.

Today we will focus on

- The Open Enrollment timeline and effective date
- Medical and dental options for 2027
- How to compare premiums and make an election

Representatives available today

- Employee Benefits & Services Division
- Blue Shield of California
- Kaiser Permanente
- Delta Dental

Open Enrollment is your opportunity to review your coverage—even if you plan to keep it.

Today's Roadmap

OVERVIEW

1
Key dates
Know the window and effective date.

2
2027 changes
Understand the medical premium renewals.

3
Plan options
Review medical and dental choices.

4
Compare rates
Use age, Medicare status, and enrollment level.

5
Make an election
Submit changes and keep confirmation.

Use the guide and this presentation together to identify the options and deadlines that apply to you.

Key Dates & Deadlines

DATES

Open Enrollment window

November 2–30, 2026

Changes elected during Open Enrollment are effective January 1, 2027.

Before November 30

- Review your 2027 guide and rates
- Compare providers, coverage, and costs
- Submit any required election materials



NOV 2

Open Enrollment begins

NOV 30

All changes due

JAN 1

2027 coverage effective

Keep a copy of any submitted forms or online confirmation for your records.

What's Changing for 2027

PREMIUMS

Medical premium renewal changes

The percentage change is applied to the applicable carrier and coverage category. Your actual dollar change depends on your plan and enrollment level.



+8.90%

Blue Shield

Medicare and non-Medicare retiree medical plans



+5.99%

Kaiser Permanente

Non-Medicare retiree medical plans



–1.40%

Kaiser Senior Advantage

Medicare retiree medical plans

Review the official 2027 rate table for your exact monthly premium.

Start with Your Coverage Category

ELIGIBILITY

Your age and Medicare status determine which plan and rate section applies.



Under age 65

NO MEDICARE

Use the non-Medicare medical plan and rate sections.



Age 65 or older

NO MEDICARE

Use the age 65+ non-Medicare options shown in the guide.



Medicare Parts A & B

MEDICARE ELIGIBLE

Review Medicare Advantage or coordination options.

Households with mixed Medicare status may need the detailed rate schedule or help from EBSD.

Blue Shield of California

MEDICAL

+8.90%

2027 medical premium renewal

Review exact rates in your 2027 guide.

Plan options at a glance

Signature HMO

NON-MEDICARE

High, Low, and TRIO options

PPO

PLAN OPTIONS

High and Low options; review the detailed schedule

65 Plus HMO

MEDICARE

High and Low options; requires Medicare Parts A and B

Compare more than the premium

- Provider network
- Prescription coverage
- Service area
- Out-of-pocket costs

Plan availability depends on age, Medicare status, service area, and eligibility rules.

Kaiser Permanente

MEDICAL

2027 premium renewal

+5.99%

Non-Medicare plans

–1.40%

Medicare plans

Plan options at a glance

HMO

NON-MEDICARE

High and Low non-Medicare options

HDHP

NON-MEDICARE

High-deductible option; compare deductible and out-of-pocket costs

Senior Advantage

MEDICARE

High and Low options; requires Medicare Parts A and B

Confirm access

Check that preferred Kaiser facilities and providers are available where you live.

Senior Advantage members must remain enrolled in Medicare Parts A and B.

Retiree Dental Options

DENTAL

Choose the dental plan structure that best fits your providers, expected services, and monthly budget.

DeltaCare USA DHMO

NETWORK DENTIST

- Generally lower monthly premium
- Care must be received from a DeltaCare USA network dentist
- Review the plan materials for covered services and copayments

Delta Dental PPO

HIGH & LOW OPTIONS

- Greater provider flexibility
- High and Low PPO options are available
- Compare the network, annual maximum, and member cost sharing

Review the 2027 guide for dental premiums and plan details.

How to Read the Rate Tables

RATES

Use the labels in the guide in this order:

1. **Find your status**
   Age and Medicare category
2. **Choose the plan**
   Carrier and plan option
3. **Build the rate**
   Retiree and dependent lines

Retiree rate + **Applicable dependent incremental rate(s)** = **Estimated monthly premium**

Important

Some tables show total enrollment rates; others use incremental dependent amounts. Follow the labels exactly as shown.

Mixed Medicare-status households may require combining different rate components. Contact EBSD when the table does not clearly match your household.

Before You Make a Change

CHECKLIST

Do not compare the monthly premium alone.

Doctors & facilities

Confirm the provider network.

Prescriptions

Review formularies and pharmacy access.

Total cost

Compare deductible, copays, and out-of-pocket maximum.

Service area

Consider where you live and receive care.

Medicare status

Verify Parts A and B when required.

Dependents

Check each enrolled family member's status.

Review the official plan materials for complete benefits, exclusions, and limitations.

Complete Your Open Enrollment

ACTION

Follow the instructions in your 2027 Retiree Benefits & Enrollment Guide.

1
Review

Read the guide and identify the rate section that applies to your household.

2
Decide

Compare coverage, providers, and total cost before changing plans.

3
Submit

Submit forms by email to ebsd@hr.sbcounty.gov
You may also mail or drop off the forms in-person at our reception desk.

4
Confirm

Submit changes by November 30 and keep a copy for your records.

Changes are effective January 1, 2027.

Keeping current coverage? Follow the guide to determine whether action is required.

Resources & Questions

Employee Benefits & Services Division

ebsd@hr.sbcounty.gov

(909) 387-5787

www.SBCounty.gov

Use the 2027 guide for:

- Complete rate tables
- Carrier contact information
- Election and submission instructions

QUESTIONS?

Thank you for taking time to review your 2027 benefits.

Supporting your health. Securing your future.

The official plan documents and rate schedules control if there is a discrepancy.