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| <b>Routing:</b><br>All Benefits Eligible<br>Employees in Paid<br>Status in Monthly<br>Salaried Positions | <h1 style="text-align: center;">SITE OPERATIONS<br/>BULLETIN</h1> <h2 style="text-align: center;">School Year 2025-2026</h2> | <b>BULLETIN<br/>NUMBER: 64</b><br><br><b>DATE:</b><br>October 6, 2025<br><br><b>DUE DATE:</b><br><b>November 7, 2025</b> |
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**Title:** **2026 OPEN ENROLLMENT FOR MEDICAL/DENTAL/VISION/  
FSA/ADDITIONAL SUPPLEMENTAL LIFE INSURANCE  
PLANS**

**Issuing Department:** Employee Benefits Department

**Reference:** None.

**Action Requested:** **Review benefit plan changes/enhancements  
2026 FSA Election (optional)**

**Summary:** General health and life insurance information plus updates on benefit plan changes and enhancements for the 2026 plan year (January - December 2026)

**Brief Explanation:**

The Annual Open Enrollment period is Monday, October 15 through Friday, November 7, 2025 with changes effective January 1, 2026. Current health plan enrollment can be reviewed in [PeopleSoft Employee Self-Service](#) by selecting Benefits and then Health Care Summary in the Benefits Information folder.

Benefits-eligible employees may enroll for new coverage and make plan changes to medical/dental/vision/flexible spending accounts (FSA) and supplemental life insurance. Dependents may also be added and removed during Open Enrollment, even if no qualified life event occurred. Once this enrollment period is closed, you will not have the opportunity to make additional changes until the 2027 Open Enrollment period scheduled for October/November 2026. The only exception to this rule is if you experience a qualified life event, as defined on the [‘Changes Outside of Open Enrollment’](#) page. Refer to the 2026 Benefit Changes section below for more information.

If you want to keep the same medical/dental/vision plans, supplemental life insurance and covered dependents, you do not have to take any action during Open Enrollment to keep current coverage active for the next plan year.

Enrollment in a Flexible Spending Account (FSA) is not automatic, and employees who participated during the 2025 plan year must enroll again to participate for the 2026 plan year.

## **2026 Benefit Changes**

The information below and the [2026 CalVEBA Member Benefits Guide](#) are a summary of changes only. For terms, coverages, exclusions, limitations, and conditions, please refer to the plan summaries, evidence of coverage documents, and additional plan information on the [Benefits Department](#) website. Information will be available on the website as it becomes available from the insurance providers and CA Schools VEBA.

### **SB 729 Fertility Coverage Mandate:**

With the enactment of Senate Bill 729 (SB 729), all plans regulated by the Department of Managed Health Care are required to offer fertility services for plans beginning on January 1, 2026. To comply, all HMO medical plans (Kaiser, UHC, SIMNSA) will offer the mandated benefits, which includes coverage for fertility care, including coverage for in-vitro fertilization (IVF), with three completed oocyte retrievals and unlimited embryo transfers. The benefits on the UMR NexusACO PPO and Surest PPO (a plan for out of area dependents) will be augmented through KindBody to align with the state PPO mandate. Continuity of care for employees in the middle of treatment with Kindbody will be available through the 1st quarter of 2026.

### **Kindbody Enhancements (excludes Kaiser HMO plan):**

Enrollees on a medical plan will now have access to additional Kindbody services, including KindMan (male diagnostic & fertility services), KindDoula (virtual care with doula specialists) and Fertility Preservation at Kindbody Signature clinics. Kindbody is a healthcare company specializing in fertility and family building services and is offered to district employees as a CA Schools VEBA member benefit.

### **UMR NexusACO PPO Plan:**

There is a decrease in the Annual Deductible and Annual Out-of-Pocket Maximum when accessing care with In Network (Tier 1) providers. Cost share will increase when accessing care with In Network (Tier 2) and Out of Network (Tier 3) providers. Changes for 2026 are highlighted in red on the [UMR NexusACO Plan Summary](#).

### **SIMNSA HMO - \*New Plan\* (Mexico Service Area):**

The plan is designed specifically for those employees who prefer to receive their healthcare coverage in Mexico. All routine services (including prescriptions) must be received in Mexico, while emergency and urgent care services are covered in the United States. SIMNSA medical centers are located in Tijuana, Mexicali and Tecate. A high-level benefit summary for the SIMNSA HMO is available [here](#). Benefit summaries/evidence of coverage documents will be posted to the Employee Benefits website once made available from the health carrier. Employees enrolled on this plan must keep a California address on file as their home address in district record.

### **The Hartford Life Insurance (Additional Increment Offer)**

Enrollees who currently have an active Voluntary Supplemental Term Life policy purchased with The Hartford will be able to elect one additional increment of coverage (\$10,000 Employee Life/\$5,000 Spouse Life) without having to submit additional evidence of insurability. The Overall Maximum Benefit and Guaranteed Issue Amount limits as outlined in the certificate of coverage for the group life policy still apply.

If you did not elect to purchase voluntary life insurance at time of hire or when first eligible for benefits, during this Open Enrollment period only, you may elect a Voluntary Supplemental Term Life policy (\$10,000 Employee Life/\$5,000 Spouse Life) without having to submit evidence of insurability. The employee must maintain a voluntary life insurance policy in order to establish a policy for their spouse.

The Hartford has a web-based platform called [BenSelect](#) that allows an employee to purchase additional voluntary life insurance, view their current coverage and make beneficiary elections

### **What is Not Changing for Plan Year 2026?**

The following plans will remain with no changes to covered benefits for plan year 2026:

- Delta Dental PPO
- DeltaCare USA (Delta Dental HMO)
- Western Dental HMO
- VSP Vision Care

### **CA Schools VEBA Resources: VEBA Resource Center**

**About:** San Diego Unified is a member district of the California Schools Voluntary Employee Benefits Association (CA Schools VEBA). Employees with district medical coverage plus their eligible dependents can take advantage of additional VEBA member advocacy and wellness programs with programming offered both virtually and at the [VEBA Resource Center \(VRC\)](#).

Members receive personalized and comprehensive care working directly with Care Navigators at the VRC to address their emotional, social, financial and physical health. Services include holistic care, yoga, cooking classes, health coaching and more. The VRC offers more than 300 virtual group classes every month available at no cost. Program information and class calendars are available on the [VEBA Resource Center](#) website or by calling (619) 398-4220. Visit their [Care Navigation](#) page for information on scheduling an appointment.

**Locations:** There are [3 locations](#) in San Diego in Kearny Mesa, Mission Valley and Carlsbad. VEBA has plans to open a Chula Vista Resource Center in 2026.

**How Can I Find More Information? – Join us at an Open Enrollment Event!**

| <b>Date</b>                 | <b>Location</b>                                                                                                                                                                                                       | <b>Time</b>             |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| <b>10/15/25 - Wednesday</b> | <a href="#"><u>Eugene Brucker Education Center</u></a><br>(Front Lawn)                                                                                                                                                | <b>3:00 - 6:00 pm</b>   |
| <b>10/22/25 - Wednesday</b> | <b>Prospective Retirees</b><br>(includes Medicare 101 presentation)<br><br><a href="#"><u>SDEA Main Office</u></a><br>10393 San Diego Mission Rd Ste 100                                                              | <b>1:00 - 4:00 pm</b>   |
| <b>10/23/25 - Thursday</b>  | <b>Virtual Event - Prospective Retirees</b><br>(includes Medicare 101 presentation)<br><br>Held via MS Teams<br><br>Meeting ID: 266 916 583 339 9<br>Passcode: 82ka7jt6<br><br><a href="#"><u>Link to Meeting</u></a> | <b>1:30 - 3:30 pm</b>   |
| <b>10/27/25 - Monday</b>    | <b>Virtual Event (Active Employees)</b><br><br>Held via MS Teams<br><br>Meeting ID: 293 612 999 439 5<br>Passcode: 9MH7RF9w<br><br><a href="#"><u>Link to Meeting</u></a>                                             | <b>3:00 - 5:00 pm</b>   |
| <b>11/03/25 - Monday</b>    | <a href="#"><u>Eugene Brucker Education Center</u></a><br>(Front Lawn)                                                                                                                                                | <b>3:00 - 6:00 p.m.</b> |

### **Where Can I Get a Free Flu Shot?**

Employees and their covered dependents have many options to receive flu shots at no cost if covered on a district medical plan. The [2026 VEBA Flu Shot](#) flyer provides information about options through your insurance carrier and many convenient retail locations.

### **How Can I Change My Medical and/or Dental Plan?**

All enrollment changes (except when adding dependents - see instructions below) may be done online via PeopleSoft Employee Self-Service, including switching health plans and making FSA elections. Log in to [PeopleSoft Employee Self-Service](#) and select Benefits Enrollment from the Benefits folder. Please have your Employee ID number and district email password ready in order to log in. Contact the IT Help Desk at (619) 209-4357 or access [DWA Password Self-Service](#) for assistance with password issues.

When making changes online through PeopleSoft Employee Self-Service, you will be able to select doctors for plans requiring provider designation. For your records, a confirmation email is immediately sent once a benefit change(s) is successfully completed online. Please contact the Employee Benefits Department ([employeebenefits@sandi.net](mailto:employeebenefits@sandi.net)) right away if you do not receive an immediate confirmation email after completing your online session.

### **Adding Dependents?**

Employees adding eligible dependents (e.g. spouse, registered domestic partner, child) to health coverage must complete a [\(2026\) Benefits Enrollment/Change Form](#) and provide documents to verify dependent eligibility in order to be added. Return the Benefits Enrollment/Change Form with all supporting dependent eligibility documents to the Employee Benefits Department by any of the following methods: (1) Email: [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) or (2) Fax (619) 725-8132 or (3) Mail/Drop Off to 4100 Normal Street, Room 1150A, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday - excluding district holidays). Originals are not needed. Coverage for dependents added during Open Enrollment is effective January 1, 2026.

### **Removing Dependents?**

Dependents no longer eligible for coverage due to legal separation, divorce or dissolution of a domestic partnership must be dropped from the employee's health insurance plans. It is the employee's responsibility to notify the district to remove the ineligible dependent(s). Please take the opportunity during Open Enrollment to remove any ineligible dependent(s) from your coverage by completing a [\(2026\) Benefits Enrollment/Change Form](#). Return the form to the Employee Benefits Department by any of the following methods: (1) Email: [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net) or (2) Fax (619) 725-8132 or (3) Mail/Drop Off to 4100 Normal Street, Room 1150A, San Diego, CA 92103 (Open 8:00 am to 5:00 pm Monday – Friday - excluding district holidays). Termination of coverage for dependents removed during Open Enrollment is effective January 1, 2026 or earlier if there has been a qualifying life event.

## Flexible Spending Accounts (FSA)

Section 125 of the Internal Revenue Code allows employees to set aside pre-tax money from their paychecks to pay for eligible out-of-pocket health care and dependent care expenses. Benefits-eligible employees who wish to participate in the Flexible Spending Account (FSA) program for plan year 2026 will have the opportunity to enroll online via [PeopleSoft Employee Self-Service](#) during the 2026 Open Enrollment period, October 13 through November 7, 2025.

**Enrollment in a Flexible Spending Account is not automatic. Employees who participated during the 2025 plan year need to enroll again to participate for the 2026 plan year.**

Unused funds from 2025 do not carry over to the 2026 plan year. We offer the following FSA plans under Section 125 of the Internal Revenue Code:

- Out-of-pocket health care expenses                      Annual limit: \$3,300
- Dependent child/elder day care expenses              Annual limit: \$7,500  
(\$3,750 if married, filing separately)

American Fidelity Assurance will continue to be the FSA claims administrator and accounts can be managed online at <http://www.americanfidelity.com/>.

## The Hartford Life, Supplemental and AD&D Insurance

Benefits-eligible employees are automatically enrolled by the district in Basic Life and AD&D (Accidental Death and Dismemberment) insurance coverage, which is underwritten by The Hartford and provided at district expense. The death benefit is equal to your annual salary and increases to twice your annual salary should you die in an accident. Employees are strongly encouraged to contact The Hartford to establish a beneficiary for their employer-paid life insurance policies. Defining beneficiaries is a critical element to managing your life insurance and the Open Enrollment period is the perfect time each year to review your coverage.

The Hartford has a web-based platform called [BenSelect](#) that allows an employee to view their current insurance coverage, change beneficiary elections and purchase additional voluntary life insurance. Funeral Planning, Will Prep Services, and Travel Assistance Services with ID Theft Support Services are all included as extra benefits to the district group life insurance policy offered by The Hartford through Empathy. For more information about these additional benefits, please review the [Empathy Overview flyer](#).

Certain group life insurance policies underwritten by The Hartford have a Waiver of Premium provision. This provision allows an employee to continue their coverage while disabled without paying a monthly premium based upon criteria defined by The Hartford. Please contact the Employee Benefits Department for more information about this provision if you believe you might qualify.

If you have never set-up online access to review your Basic Life/AD&D insurance policy and define beneficiaries, please log in to [BenSelect](#) using the instructions below. You will be required to reset your password during the initial login.

| Your Login ID                                                                                                                      | Your Password                                                                                                                                                                                                                                                  | Questions?                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Your User ID is your district Employee ID #<br><br>For example: John Smith's Employee ID # is 123456.<br>John's User ID is 123456. | Your password is the first letter of your first name and the first letter of your last name (all lowercase) followed by your date of birth in MMDDYYYY format.<br><br>For example: John Smith's birth date is October 25, 1963. John's password is js10251963. | Upon login, you will have access to tools and information to assist with the election process. If you need to speak with a representative, contact Hartford at (855) 396-7655.<br>Representatives are available Monday through Friday, 5am to 5pm Pacific Time. |

#### **Additional Information:**

If you need additional information or have any uncertainty about your employee/dependent enrollment status, please contact the Employee Benefits Department by phone at (619) 725-8130 or by email at [employeebenefits@sandi.net](mailto:employeebenefits@sandi.net). Benefits staff is available for assistance by phone, email and in person Monday to Friday from 8:00 a.m. to 5:00 p.m. - excluding district holidays.

Please be advised that Open Enrollment results in a high volume of calls and visits to the department, resulting in delayed response times based on the volume at any given time. Be assured, our staff is committed to providing the highest level of customer service possible during this extremely busy period.

For more information about this bulletin, contact:

|                    | Primary Contact    | Backup Contact              |
|--------------------|--------------------|-----------------------------|
| <b>Name:</b>       | Dana Chernoy       | Tim Fournier                |
| <b>Department:</b> | Employee Benefits  | Payroll / Employee Benefits |
| <b>Phone:</b>      | (619) 725-8131     | (619) 725-7717              |
| <b>Email:</b>      | dchernoy@sandi.net | tfournier@sandi.net         |

Attachment(s):

Attachment 1: [2026 CalVEBA Member Benefits Guide](#)

Attachment 2: [2026 VEBA Flu Shot Flyer](#)