

## Active Employee Open Enrollment (OE)

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### 1. Who should be participating in OE?

**ALL employees eligible for City health benefits should participate in the OE process.** Even if you do not plan on making changes, you should review the coverage and costs for 2026. Make sure that once you go through the review steps, you hit the SUBMIT button to confirm the elections. **YOUR ENROLLMENT IS NOT COMPLETE UNTIL YOU CLICK ON THE SUBMIT BUTTON.**

### 2. What if I do want changes, how do I submit my changes?

Your request for changes must be entered in eCAPS. Below are the steps to getting to Open Enrollment in eCAPS.

**There is a Submit Enrollment button in your Open Enrollment screen that says Submit Enrollment. Click that button when you are done. YOUR CHANGES WILL NOT BE FINALIZED UNTIL YOU CLICK ON THE SUBMIT BUTTON.**

1. Visit <https://ecaps.cityofsacramento.org/> and log in with your City credentials.
2. On your Employee Self Service screen, under My Benefits, select the Open Enrollment icon. This icon is available once Open Enrollment is open.
3. Go through the different menus and make any desired changes.
4. Click the SUBMIT ENROLLMENT button on the screen!



### 3. What if I have already submitted my elections but would like to change them?

You can make **and submit** as many changes as you want during the Open Enrollment period until 11:59pm on Friday, October 24. Changes need to be submitted through eCAPS. Just remember each time you re-open the Open Enrollment menu, make sure you click the SUBMIT ENROLLMENT button or your changes will not be saved.

It is recommended you finish and submit your Open Enrollment by Noon on Friday, October 24. Do not wait until the last minute in case you have issues logging into eCAPS. Benefit Services cannot assist employees with issues accessing eCAPS. You will need to contact the IT ServiceDesk at ext. 7111 for assistance with accessing eCAPS.

### 4. If I have Dependent Care Assistance (DCAP), a Flexible Spending Account (FSA), or a Health Savings Account (HSA) currently in 2025, do I have to re-enroll for 2026?

**Yes**, for FSA and DCAP! FSA and DCAP elections do not roll over to the next year. In addition to electing these benefits each year during Open Enrollment, you must make sure you re-enter your annual pledge amount.

HSA elections automatically roll over to the new year, however, you may increase or decrease the amount contributed. Note, the maximum amount allowed by the IRS is subject to change and the system will not let you set up a contribution amount higher than the allotted amount, which includes the expected amount from the City's Health Contribution.

### 5. How do I add a dependent to my City health benefits?

- First, add your dependent to your dependent list in eCAPS..
- As you go through your benefit options, you can then assign the dependent to each benefit you want them enrolled in.

- **IMPORTANT:** If you are newly adding dependents to any of your coverages, you **MUST** provide dependent eligibility documentation for each dependent added by emailing legible, color copies to [openenrollment@cityofsacramento.org](mailto:openenrollment@cityofsacramento.org). Marriage Certificates for spouses and Birth Certificates for children are examples of required documentation.

**6. When are my OE changes effective?**

The City's plan year is January 1 through December 31. Changes made during Open Enrollment will be effective January 1, 2026, and will be reflected on the 1<sup>st</sup> paycheck in January 2026.

**7. What if I am retiring in the next few months?**

Please contact Benefit Services to schedule an appointment with a team member as soon as you have an estimated retirement date. We are here to help navigate your transition from employee benefits to retiree benefits, and we can confirm if you need to participate in Open Enrollment. Email [benefitservices@cityofsacramento.org](mailto:benefitservices@cityofsacramento.org) or call (916) 808-5665 to speak with someone.

**8. What if I recently had a Qualifying Life Event (QLE) such as I got married or divorced?**

Contact Benefit Services at [benefitservices@cityofsacramento.org](mailto:benefitservices@cityofsacramento.org) or (916) 808-5665 if you recently had a QLE. It is important to note most events allow only 30 calendar days to finalize any changes to your benefits, so do not miss this deadline! This will be a separate event from Open Enrollment.

**9. What if I want to make changes to my Choice Supplemental Life 2x, 3x or enroll in the benefit for the first time?**

- There is no guaranteed issue for increasing/enrolling in Choice Supplemental Life Insurance for 2 or 3 times your annual earnings (up to \$250,000 in coverage) during OE.
- To enroll, you will need to add the enrollment to your OE benefit elections in eCAPS, but the enrollment will not be finalized until you complete the Evidence of Insurability (EOI) and receive approval.
- You must complete The Standard Insurance Company's Evidence of Insurability process by completing their Evidence of Insurability (EOI) form [online](#). City of Sacramento's 6 Digit Policy Number is # 647504.
- The Standard will determine your enrollment eligibility and send letters of approval or denial to your address and to Benefit Services.
  - Once Benefit Services receives the approval or denial, we will update your Choice Supplemental election accordingly.
  - If you are denied, you will be entered into the option you had previously, or Choice Supplemental 1x.

**10. What if the OE deadline has passed, can I make changes?**

**No.** Once OE closes on October 24, 2025, the only way to make a change to your benefits would be if you experience a QLE.

Examples of Qualifying Life Events (QLEs) include:

- Gaining or losing coverage for yourself or a dependent
- Having or adopting a child
- Getting married
- Getting divorced

If you experience a QLE, you have 30 calendar days (or 60 calendar days for birth or adoption) from the date of the event to finalize your benefit changes with Benefit Services. You'll need to provide proof of the event within this timeframe as well. To make changes, contact Benefit Services directly.

**11. Can I make an appointment with Benefit Services for more help with my OE?**

Yes. Booking a virtual appointment with Benefit Services is easy. [Visit](#) the Bookings page and follow the steps to choose a date and time that works best for you. Appointments are held via Microsoft Teams, and you will receive the meeting details by email once your booking is confirmed. For additional assistance, email [openenrollment@cityofsacramento.org](mailto:openenrollment@cityofsacramento.org).

**12. How will I know the benefits I selected are confirmed and went through?**

After you click submit in eCAPS, when you're done making your changes, there will be another window that pops up giving you the option to preview or print the choices you just submitted. You should always save a copy for your records.

**13. I emailed or called Benefit Services and I have not heard back yet.**

Benefit Services serves more than 8,000 customers and strives to respond to inquiries within two (2) business days. Please allow two business days before sending another message or follow-up inquiry. We recommend that you do not wait until the final two days of Open Enrollment to reach out. Demand for assistance is highest during this time, and we may not be able to respond before the Open Enrollment deadline. Most OE questions can be answered by reviewing the [Active Employee Benefits webpage](#).

**14. Can Benefit Services make changes to my Open Enrollment for me?**

No. We cannot make changes for you to your Open Enrollment elections. You must make any changes through your eCAPS self-service Open Enrollment tile. Do not forget to click **Submit Enrollment** to finalize your Open Enrollment changes for 2026.