

DATE **September 25, 2025**

TO: **All Benefit-Eligible Employees**

FROM: **Human Resources, Benefit Services**

RE: **Important Information for 2026 Open Enrollment: Sep. 29 – Oct. 24, 2025**

2026 Open Enrollment runs from **Monday, September 29, through Friday, October 24, 2025.**

This is your once-a-year opportunity to:

- Enroll in, change, or drop medical, dental, or vision coverage.
- Add or remove eligible dependents.
- Re-enroll in the Health Flexible Spending Account (FSA) or Dependent Care Assistance Program (DCAP) if you want these benefits for 2026.

To make your elections, visit [eCAPS](#) anytime during the enrollment period. The deadline is **Friday, October 24, 2025, at 11:59 p.m.** Changes cannot be made after this date.

All changes made during Open Enrollment are effective January 1, 2026, and 2026 premiums and costs for benefits will be reflected on the January 6, 2026, paycheck.

Open Enrollment Assistance

For assistance with Open Enrollment:

- Email questions to openenrollment@cityofsacramento.org.
- [Book](#) a one-on-one web session via MS Teams with Benefit Services.
- Contact the Benefit Services team member [assigned to your department](#) by email, telephone, or MS Teams.
- Contact your department's PAR Contact for general assistance with Open Enrollment in eCAPS.
- Read the [Open Enrollment FAQ](#)

Should I do anything if I am not making any changes to my benefits?

Yes! If you are not making changes to your benefits, you should still read this memo as it includes important updates. Open Enrollment is also a good time to review your beneficiaries to ensure they are current, re-enroll in your Flexible Spending Account (FSA) or Dependent Care Assistance Program (DCAP) if you wish to continue those benefits, and check the [2026 rate sheet](#) to confirm the amount you will pay for your coverage.

Know your eCAPS username and password!

Contact the IT Service Desk at (916) 808-7111 in advance of Open Enrollment if you do not know your eCAPS username or password or cannot access eCAPS.

Verify your email address and mailing address are current in eCAPS. Review and update addresses to receive important information about your benefits including notices about Open Enrollment and approaching deadlines.

Updates for 2026

Premiums are changing for all medical and dental plans. VSP vision plan premiums will remain the same. The 2026 rate sheets and the 2026 Employee Benefits Handbook are available on the [Active Employee Benefits webpage](#). Refer to the 2026 Employee Benefits Handbook for a summary of all benefits available to benefit eligible employees.

Health Savings Account (HSA) Annual Limit for 2026 (Must be enrolled in an ABHP medical plan)

The 2026 IRS limits for contributions to a Health Savings Account are:

- \$4,400 for employee-only coverage
- \$8,750 for employee +1 or more coverage
- If you are aged 55 or older, you may contribute an additional \$1,000.

If you had an HSA in 2025 and stay enrolled in the same ABHP medical plan for 2026, your current HSA contribution will automatically carry over, unless you change your contribution amount during Open Enrollment. **Important: Your contribution will not automatically increase to the 2026 IRS limit.** If you want to contribute a higher (or lower) HSA amount in 2026, you must update it in eCAPS during Open Enrollment. You can also change your HSA contribution anytime during the year. A Qualifying Life Event is not required. To contribute, you must remain enrolled in an ABHP and meet IRS eligibility rules.

If you switch to a different ABHP medical plan for 2026, you must:

1. Enroll in the HSA that matches your new ABHP medical carrier.
2. Enter a new annual HSA contribution amount in eCAPS.

Health Flexible Spending Account (FSA) and Dependent Care Assistance Program (DCAP) Elections

If you want to enroll in an FSA or the DCAP, you must make a new election each year.

- FSA and DCAP elections must be made during Open Enrollment if you would like to continue contributing to your FSA/DCAP in 2026.
- Per IRS rules, your FSA/DCAP election made in 2025 cannot roll over to 2026.
- You cannot make changes to your FSA/DCAP election outside of Open Enrollment without a Qualifying Life Event.
- DCAP is used for paying for qualified childcare expenses for children under the age of 13 or for adult dependents who are incapable of caring for themselves. DCAP is not life insurance for your dependent(s).
- Make sure you enroll in the correct flexible spending account based on your needs. For example, do not enroll in the Dependent Care Assistance Program (DCAP) unless you have eligible expenses to care for a dependent under age 13, or a disabled adult dependent, that allow you or your spouse to work.

Dependent Eligibility Verification & Proof of Other Group Medical Coverage

If you **add a dependent** who has never been on a City health plan, you must provide [documentation](#) to show they are eligible. For new dependents, [acceptable documents](#) include a birth certificate, marriage certificate, state domestic partnership registration, or a court order.

To **waive or drop your current City medical coverage in 2026**, you must submit [proof of other group medical coverage](#) that clearly **shows you will have coverage starting January 1, 2026**. The proof must include the carrier's name and group number. A medical card, website printout, or enrollment statement cannot be accepted. Coverage purchased through Covered California does not qualify as group coverage and cannot be used to waive City medical insurance. *No proof is required to drop dental or vision coverage.*

How to submit your required documentation to add dependents or drop medical coverage in 2026:

- Benefits Services must receive your required documentation by **5:00 p.m. on Friday, November 14, 2025**.
- Email your document(s) to openenrollment@cityofsacramento.org. Documents must be legible when printed.
- Mail your document(s) to Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814. Must be postmarked on or before November 14, 2025.
- Drop your documents in the Benefit Services secure drop box outside the Benefit Services office in Historic City Hall.
- Route via inter-office mail in a sealed envelope to mailstop 9800.

Life Insurance Beneficiaries

Open Enrollment is a great time to review your current life insurance beneficiary assignments especially if you have experienced any family changes. You cannot remove historical data related to prior beneficiaries, including ex-spouses. This data must remain in the system. Replacing the names of ex-spouses in eCAPS with another name, letters, or numbers is also not permitted. If you need assistance viewing or updating your currently assigned life insurance beneficiaries, you will need to contact Benefit Services.

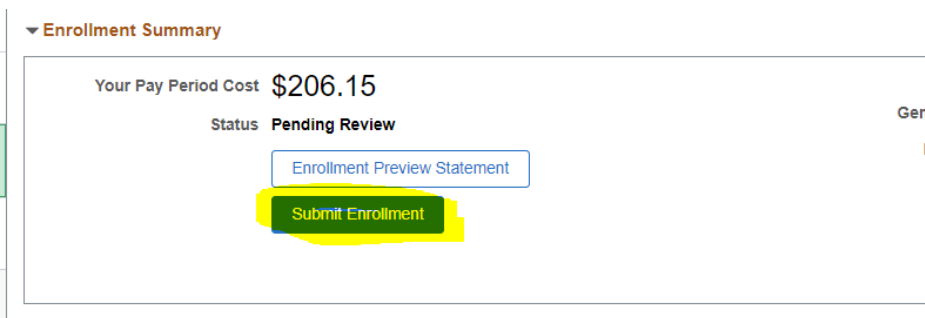
Submitting your Open Enrollment Changes in eCAPS Prior to the Close of Open Enrollment

It is important to complete your desired changes in eCAPS prior to October 24, 2025, at 11:59pm. **Do not wait until the last minute to make your changes.** **Changes after the close of Open Enrollment on October 24, 2025 will not be accepted.**

- It is each employee's responsibility to make sure the Open Enrollment process is completed in eCAPS, and required documentation is sent to Benefit Services by the stated deadlines.
- After submitting your changes in eCAPS, it is recommended that you exit and log back into eCAPS to double check that you see your changes were recorded.
- If you do not see the changes, you did not accurately complete the process, and you must go through the process again. Be sure to **click the Submit Enrollment button** to submit your changes.

Submit Enrollment buttons are available at the top and bottom of the Benefits Enrollment screen.

Top of screen:



▼ Enrollment Summary

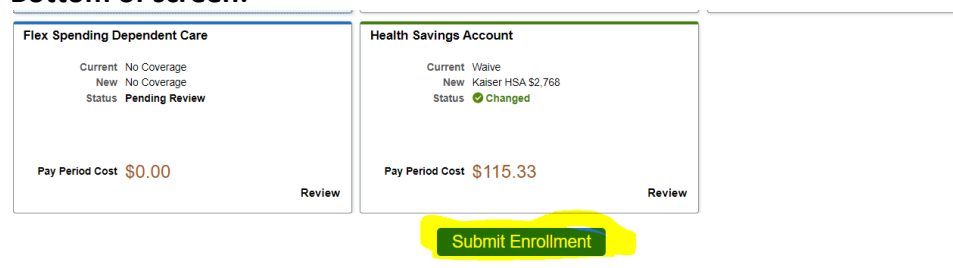
Your Pay Period Cost \$206.15

Status Pending Review Gen

Enrollment Preview Statement

Submit Enrollment

Bottom of screen:



Flex Spending Dependent Care

Current No Coverage
New No Coverage
Status Pending Review

Pay Period Cost \$0.00 Review

Health Savings Account

Current Waive
New Kaiser HSA \$2,768
Status Changed

Pay Period Cost \$115.33 Review

Submit Enrollment

- After Open Enrollment closes on October 24, 2025, you are not permitted to make changes to your benefits without a Qualifying Life Event per the [City's IRC Section 125 Cafeteria Plan](#).
- Benefit Services cannot verify if you accurately made your changes during the Open Enrollment processing period. Complete the steps above for self-verification in eCAPS and print your Enrollment Preview statement for your records.
- Employees are responsible for checking their own paychecks for accuracy each payday.
 - For questions about benefits or benefit deductions, contact Benefit Services (HR).
 - For questions about other deductions or pay, contact Payroll (Finance).

457(b) Deferred Compensation Changes

To change your 457(b) contribution, you must do so directly in your Nationwide account: <https://www.cityofsacretplan.com/rsc-preauth/> and not in eCAPS. You are responsible for maintaining your own beneficiaries in your Nationwide account. The City does not maintain your 401(a) or 457(b) beneficiaries on your behalf. If you have a 457(b) and 401(a) plan, you must assign beneficiaries to each plan. Refer to the Deferred Compensation [webpage](#) for more information about the City's plans.

Additional Information

Visit the [Active Employee Benefits webpage](#) for detailed benefit information and copies of Open Enrollment communications. If you need additional information not included in any Open Enrollment materials, you are encouraged to [contact the provider directly](#).

Tip: Don't wait until the last day of Open Enrollment to make your changes. Give yourself plenty of time in case you run into issues or have trouble logging into eCAPS.

For additional questions regarding Open Enrollment:

- Email openenrollment@cityofsacramento.org.
- Contact the Benefit Services team member [assigned to your department](#) by email, telephone, or MS Teams.
- When leaving a voicemail for Benefit Services, include your first and last name, employee ID, what department you work in, phone number, and the type of help you need, and be sure to speak clearly and slowly.
- Benefit Services will respond to Open Enrollment inquiries within two (2) business days. Please allow that time before following up.