

From: [City Public Information](#)
To: [City Public Information](#)
Subject: 2026 Open Enrollment starts Monday, Sept. 29
Date: Thursday, September 25, 2025 3:02:18 PM



OPEN ENROLLMENT IS COMING!

2026 Open Enrollment

Monday, Sept. 29, through Friday, Oct. 24, 2025

The Benefit Services Division in Human Resources is excited to announce **Open Enrollment for the 2026 plan year.**

This is your annual opportunity to review your benefit options and make changes to ensure your coverage meets your needs for the upcoming year.

During Open Enrollment, City employees may:

- Enroll in, change, or drop medical, dental, or vision coverage.
- Remove or add eligible dependents from your plans.
- Enroll or re-enroll in a Flexible Spending Account (FSA) or Dependent Care Assistance Program (DCAP).
- Enroll in or make changes to voluntary life insurance coverage. *Additional paperwork and medical underwriting is required if you are increasing Choice Supplemental Life coverage to two or three times your annual salary, or if you are adding Short-Term Disability coverage.*

Make Open Enrollment Changes in eCAPS from an Internet Connected Device

Employees can choose their 2026 benefits in [eCAPS](#) Monday, Sept. 29, through Friday, Oct. 24, 2025, until 11:59 p.m.

During Open Enrollment make sure your mailing address, phone number, and email address are correct in eCAPS.

Open Enrollment Assistance

- Email questions to openenrollment@cityofsacramento.org.

- [Book](#) a one-on-one virtual session with Benefit Services (appointments start Sept. 24).
- 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 completing your Open Enrollment in eCAPS.

Benefit Services webpages will be updated soon with:

- 2026 premium rate sheets with the City health contribution.
- 2026 Employee Benefits Handbook providing a comprehensive overview of available benefits

24/7 Online Resources

- [Active Employee Benefits webpage](#)
- [Retiree Benefits webpage](#)
- [Deferred Compensation webpage](#)
- [Voluntary Benefits webpage](#) – includes Life Insurance & Disability Insurance information, handouts, and plan documents.

From: [City Public Information](#)
To: [City Public Information](#)
Subject: 2026 Open Enrollment starts Monday, Sept. 29
Date: Friday, September 19, 2025 9:00:01 AM



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General Information

- 2026 premium changes: medical plan premiums are increasing, Delta Dental PPO premiums are decreasing, DeltaCare USA (DMO) premiums are increasing, and vision premiums remain the same.
- Participation in the Health Flexible Spending Account and Dependent Care Assistance programs have to be re-elected every year. Participation in these plans in 2025 will not rollover to 2026.
- In 2026, the annual contribution limit for the Dependent Care Assistance program increases to \$7,500.
- The minimum deductibles and max out-of-pocket costs for all Account Based Health Plans (high deductible) will increase due to federal mandate. The new amounts are:

Kaiser

- Employee-only coverage: \$2,000 deductible/\$3,400 max out-of-pocket
- Family coverage: \$3,400 deductible individual within a family and \$4,000 for family/\$3,400 max-out-pocket for individual within a family and \$6,400 max for family

SHP

- Employee-only coverage: \$2,000 deductible/\$3,400 max out-of-pocket

- Family coverage: \$3,400 deductible individual within a family and \$4,000 for family/\$3,400 max-out-pocket for individual within a family and \$6,800 max for family

WHA

- Employee-only coverage: \$2,000 deductible/\$3,000 max out-of-pocket
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