

City of Sacramento Retirees

2026 Open Enrollment Information

Open Enrollment is September 29 – October 24, 2025

It's time for the City of Sacramento's 2026 Retiree Open Enrollment. This is your annual opportunity to review your health benefit options and make changes if needed.

Key Dates:

- Open Enrollment Period: September 29 – October 24, 2025
- Changes Take Effect: January 1, 2026

What You Can Do During Open Enrollment:

- Review your current health coverage.
- Change your City medical, dental, and/or vision plan enrollment.
- Add or remove dependents.
- Confirm no changes are needed for 2026.

COMPLETE YOUR OPEN ENROLLMENT FORM ONLINE

Complete your Open Enrollment form online starting Monday, September 29, 2025, at

www.cityofsacramento.gov/retireeOE. **If you submit your form online, do not mail the paper form to the City.**

Completing your form online will also allow you to save a copy of your completed form for your records. **Only submit one online form if you choose the online option.** If you do not use the online enrollment form option, your paper Open Enrollment form must be postmarked by October 24, 2025.

If mailing in the paper Open Enrollment form included in this packet, it must be postmarked by October 24, 2025. Mail the form to:

City of Sacramento
Benefit Services
915 I Street, Plaza Level
Sacramento, CA 95814

COMPLETE YOUR OPEN ENROLLMENT FORM TO CONFIRM YOUR 2026 ELECTIONS

All retirees/beneficiaries need to complete an Open Enrollment form to confirm their elections for 2026, even if you are not making any changes, or you are waiving all coverages. Submitting the form ensures your elections are recorded for the upcoming year. **IMPORTANT:** If you will have a qualifying life event (QLE) in October, November, or December, you need to contact us immediately to process your QLE *separate* from Open Enrollment so that your QLE changes will be effective prior to 01/01/2026.

OPEN ENROLLMENT ASSISTANCE

IN-PERSON PAPERWORK LAB, OCTOBER 8 FROM 9:00 A.M. – 2:00P.M. AT HISTORIC CITY HALL

Benefit Services will be available to assist retirees with their Open Enrollment paperwork at Historic City Hall (915 I Street) in the Benefit Services office (Plaza level) on October 8, from 9:00 a.m. – 2:00 p.m. No appointment is necessary for this lab. If you change coverage for 2026, you will also be able to complete the carrier's enrollment forms at the same time.

Other ways to receive assistance:

- [Book](https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits) an *online virtual* appointment <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> and click on *Book a virtual appointment*.
- Contact Benefit Services at (916) 808-5665 or RetireeOE@cityofsacramento.org to request an in-person appointment for assistance.
 - If you call the Benefit Services phone line at (916) 808-5665 you will be prompted to leave a detailed message, and a team member will return your call. When leaving a message, be sure to state your first name, last name, call back number, and if you are a SCERS or CalPERS retiree.
- Visit the Retiree Benefits webpage at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> for detailed 2026 health benefits information or to schedule a virtual one-on-one session with a team member for assistance.
- Refer to the Retiree Open Enrollment [Frequently Asked Questions](#).
- Please note the Benefit Services Office is closed to walk-in customers except during our in-person paperwork lab on October 8 from 9:00 a.m. – 2:00 p.m. If you need in-person assistance at another time, an appointment is required.

2026 MEDICARE PART D ANNUAL MAX OUT-OF-POCKET LIMIT

The 2026 annual maximum out-of-pocket cost for Medicare Part D covered prescriptions will be \$2,100 per enrollee. *The City's Medicare advantage plans include Medicare Part D.*

SPLIT PLAN ENROLLMENT

If enrolling/enrolled in a City medical plan and one enrollee is Medicare eligible and the other enrollee on your plan is not Medicare eligible, this is referred to as split plan enrollment. There are two options available for split plan enrollment:

1. Kaiser Senior Advantage (KPSA) \$20 copay plan with Kaiser HMO \$40 copay plan; or
2. UnitedHealthcare® Medicare Advantage PPO \$15 copay plan *and* either the Sutter Health Plus or Western Health Advantage plan.

If split plan enrollment applies to you and you have questions about completing your form, please contact Benefit Services directly via telephone at (916) 808-5665 for assistance.

PROOF DOCUMENTATION REQUIRED IF ADDING DEPENDENTS TO BENEFITS

If you are adding eligible dependents to your medical, dental, and/or vision plan(s) in 2026, you are required to submit proof of dependent eligibility to Benefit Services **by November 14, 2025**. Examples of required proof include birth certificate, marriage certificate, or a legal document such as a court order. We do not need original documents, legible copies are acceptable. Proof should be sent via mail to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814.**

PAYMENT OF PREMIUM

Out-of-pocket costs for your January 2026 health premiums (if applicable) will be deducted from your February 1, 2026, pension check. Please note that January 1, 2026, pension check pays for December 2025 benefits. For CalPERS retirees, your City retiree health contribution is applied in the following order: vision, then dental, then medical (if you are enrolled in all three types of coverage). Any remaining balance not covered by the City contribution will be deducted directly from your monthly pension check.

MEDICARE ELIGIBILITY

All retirees and dependents must enroll in Medicare Parts A & B once eligible and must keep that enrollment active. When you first enroll, you must send a copy of your Medicare card to Benefit Services. Medicare Part B (and sometimes Part D, depending on your retirement income) has a monthly premium. These premiums must be paid directly to Medicare and must be paid on time. If they are not, Medicare will cancel your City Kaiser Senior Advantage or UnitedHealthcare® Group Medicare Advantage plan, and you will lose your City-sponsored medical coverage. If you are not eligible for Medicare Parts A & B, you must provide a Benefit Verification Letter from Social Security or Medicare confirming your ineligibility.

CITY CONTRIBUTION

Effective January 1, 2026, the City's contributions toward retiree health insurance premiums for those qualified to receive the benefit are:

| Retired from FIRE (Rep 05) | | Retired before 1/1/2020 | Hired on/before 12/31/2019 & Retired on/after 1/1/2020 |
|-----------------------------------|------|--------------------------------|---|
| 20+ YRS / IDR* | 100% | \$1,119.83 | \$1,067.86 |
| 15 - < 20 YRS | 75% | \$839.87 | \$800.90 |
| 10 - < 15 YRS | 50% | \$559.91 | \$533.93 |
| < 10 YEARS | 0% | \$0.00 | \$0.00 |

| Retired from all other Rep Units | | Retiree | Retiree +1 on medical |
|---|------|----------------|------------------------------|
| 20+ YRS / IDR* | 100% | \$300.00 | \$365.00 |
| 15 - < 20 YRS | 75% | \$225.00 | \$273.75 |
| 10 - < 15 YRS | 50% | \$150.00 | \$182.50 |
| < 10 YEARS | 0% | \$0.00 | \$0.00 |

* Employees hired prior to the cutoff date for the City's retiree health contribution, and who retire due to industrial disability retirement, are eligible for up to 100% of the City's retiree health contribution, in accordance with their applicable labor agreement.

CASH-IN-LIEU

If you purchase an **individual** medical plan, you might be eligible to receive your City retiree health contribution as Cash-In-Lieu (CIL). The City will not reimburse group medical premiums (such as coverage through a spouse or another employer) and will not reimburse for Medicare Part A and B premiums. Only premiums for **individual** medical insurance are reimbursable.

If you plan to receive CIL in 2026 for your individual medical coverage, mark the Cash-In-Lieu box on your

form. Around mid-November, the City will mail you CIL paperwork to complete. If you currently receive CIL in 2025, your renewal packet for 2026 will be mailed to you in mid-November.

COMPLETING YOUR OPEN ENROLLMENT FORM FOR 2026

1. Complete the online Open Enrollment form at www.cityofsacramento.gov/retireeOE; or
2. Complete the enclosed enrollment form and mail it to Benefit Services:
 - i. **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA 95814**
3. Your paper enrollment form must be received by 5:00 p.m. or postmarked by Friday, October 24, 2025, for changes to be made for the 2026 plan year.
4. PLEASE NOTE: **Returning your Open Enrollment form may not complete the process.** Some plans **REQUIRE** the health carrier's enrollment form to also be completed to enroll in their medical plan. *Benefit Services will mail you any required carrier forms to complete based on your 2026 open enrollment elections. Any additional required forms, such as the health carrier's enrollment form, are due to Benefit Services by December 1, 2025.*

WHEN CAN I MAKE CHANGES TO MY BENEFITS OUTSIDE OF OPEN ENROLLMENT?

You can only change your benefits outside of the Open Enrollment period if you have a Qualifying Life Event, such as marriage, divorce, Medicare eligibility, or a change in other coverage. Paperwork must be submitted to Benefit Services within 30 days (60 days for birth/adoption) of the date of your qualifying life event.

HEALTH EXCHANGE MARKETPLACE – CALIFORNIA OR OUT OF STATE

If you prefer an individual plan, Covered California offers non-Medicare coverage options for you and your family. For more information, visit www.coveredca.com or contact them by phone at 1-800-300-1506. For marketplace options outside of California, visit <https://www.healthcare.gov/> or call 1-800-318-2596. You can also purchase individual Medicare or non-Medicare medical plans, dental, or vision insurance by going directly through a carrier. For free assistance finding an individual plan in California, either through the Health Exchange Marketplace or directly with a carrier, you can contact eHealth at 1-844-298-4334 or <https://www.ehealthinsurance.com/individual-family-health-insurance>. The City retiree health contribution cannot be used for a non-City dental or vision plan.

DURABLE POWER OF ATTORNEY

If you have a durable power of attorney in place regarding any decisions or communication related to your health benefits, please make sure the City receives a copy of the legal document for your file. A copy can be mailed to: **City of Sacramento, Benefit Services, 915 I Street, Plaza Level, Sacramento, CA, 95814.**

WHY CAN I ONLY MAIL FORMS OR COMPLETE THE ONLINE ENROLLMENT FORM?

Mailing the paper form or using the online enrollment form provides a level of security appropriate for the personal information contained in your forms.

I AM NOT ENROLLED ON ANY CITY HEALTH PLAN. WHY DID I RECEIVE THIS?

The City mails Open Enrollment materials to all benefit-eligible retirees with a mailing address on file. We ask that you still complete and return the form (by mail or online) so we can keep your benefits and contact information up to date.

BENEFIT SERVICES CONTACT INFORMATION

Email your Open Enrollment questions to Benefit Services at RetireeOE@cityofsacramento.org.

Call Benefit Services at (916) 808-5665 and leave a detailed message. Be sure to speak slowly and clearly and state your first and last name, telephone number, and if you are a SCERS or CalPERS retiree. A team member will return your call *within two (2) business days*.

Visit our dedicated City retiree webpage at <https://www.cityofsacramento.gov/HR/employee-retiree-benefits/retiree-benefits> for:

- A copy of the materials included in this packet.
- The web link to the Online Retiree Open Enrollment form (available Sep 29).
- Scheduling a one-on-one appointment with a team member for assistance.
- Retiree Open Enrollment Frequently Asked Questions.
- Health coverage benefit summaries from the City's carriers.

Benefit Services is closed to walk-in service, and appointments are required for in-person service.

Need help with your Open Enrollment paperwork?

**Visit our Open Enrollment Paperwork Lab in the Benefit Services office in Historic City Hall on
October 8, from 9:00 a.m. to 2:00 p.m.**

No appointment is required for the lab.

Historic City Hall: 915 I Street, Sacramento, CA 95814

**Enter building from the steps that face I Street then follow the signage downstairs to Benefit Services
or take the elevator down to the Plaza level.**

The following information is provided by the Sacramento Retired City Employees Association

Sacramento Retired City Employees Association (SRCEA)

SRCEA was formed for you to enjoy the camaraderie of fellow City of Sacramento retirees. Membership is open to anyone who retired from the City, anyone receiving a pension that is based on time worked for the City, and all surviving spouses who receive continuation allowances. If you're already a member, please encourage your friends and former co-workers to join.

With a variety of activities during the year, SRCEA is a great way to stay in touch and connect with your fellow retirees. SRCEA strives to keep retirees informed and connected in many ways including newsletters, Facebook, and our website. Because the location and agendas of our meetings do change regularly, email and our online sites will be the primary method to keep you informed of the latest news.

Become a member to ensure you are receiving timely information about your retirement payments, City health benefits, deferred compensation plans, and more.

Stay connected with your former coworkers through a number of activities, including:

- Lunches with guest speakers
- Holiday luncheon and scholarship presentation
- Newsletters
- Facebook page at www.facebook.com/SacramentoRetiredCityEmployees/
- SRCEA website at srcea1.wordpress.com/

Annual membership dues are a great value at a sliding scale of only \$1 to \$12 per year. Membership is free starting at age 85. The membership year is July 1 to June 30.

To join SRCEA, please fill out the membership form below and mail it to SRCEA, PO Box 191716, Sacramento, CA 95819-7716. Email SRCEA.email@gmail.com if you have any questions.

Name: _____

Mailing address: _____

Email address: _____ Phone #: _____

Department: _____ Job Title: _____

Years of Service: _____ Retired from: ☐ PERS ☐ SCERS

Month and year of retirement: _____

Dues amount enclosed: \$ _____

Dues and contributions to SRCEA are not deductible as charitable contributions for federal income tax purposes. Consult your tax adviser.

Make check payable to SRCEA and mail to:
PO Box 191716, Sacramento, CA 95819-7716

Monthly Pension

Under \$400.00
\$ 400.00 – \$ 799.99
\$ 800.00 – \$1,199.99
\$1,200.00 – \$1,599.99
\$1,600.00 – \$1,999.99
\$2,000.00 and above

Annual Dues

\$ 1.00
\$ 3.00
\$ 6.00
\$ 8.00
\$10.00
\$12.00