

County of Santa Cruz

2027 Plan Year Open Enrollment



Open Enrollment: September 14, 2026 to October 9, 2026

Open Enrollment is the time to review and make changes to your employee benefits.

Employees can add eligible dependents, change medical and dental plans, enroll in pre-tax medical premiums (H-Care), enroll/reenroll in a Flexible Spending Account (FSA) including the Dependent Care (D-Care) FSA or Health Care FSA, enroll/increase Supplemental Life Insurance.

Changes made during Open Enrollment become effective January 1, 2027.

Health Plans

HMO (Health Maintenance Organization)

- Blue Shield Access+
- Blue Shield Trio
- Anthem HMO Select
- Anthem HMO Traditional
- Kaiser

PPO (Preferred Provider Organization)

- PERS Gold
- PERS Platinum
- PORAC (Peace Officers Association members only)

Dental Plans

- Delta Dental Basic (PPO)
- Delta Dental Buy-Up (PPO)
- Cigna (HMO)

Vision Plan

- Vision Service Plan (VSP)

What's New for 2027

- **UnitedHealthcare Plans:** UnitedHealthcare SignatureValue Harmony and SignatureValue Alliance plans will be discontinued for the 2027 plan year. If you are currently enrolled in either plan, you will need to select a different medical plan during Open Enrollment. If you do not make a selection, you will be automatically enrolled in the Blue Shield Access+ HMO plan.
- **Workday:** Open Enrollment elections can be completed through your Workday account. During the Open Enrollment period, you will be able to review your current benefit elections, make changes to your medical, dental, and vision coverage, add eligible dependents, and make other available benefit changes. An Employee Self-Service (ESS) Job Aid with step-by-step instructions for completing your Open Enrollment elections in Workday will be available by the start of Open Enrollment.

Submissions and all supporting documentation must be completed during the Open Enrollment period beginning at 8:00 a.m., September 14, 2026 through 5:00 p.m., October 9, 2026.

Open Enrollment plan information is available on the Benefits Webpage at www.santacruzcountyca.gov/benefits by clicking the 2027 Open Enrollment link or at the Human Resources Department, Benefits Unit, 701 Ocean Street, Suite 510, Santa Cruz, CA 95060.

All Open Enrollment changes must be received by the Human Resources Department, Benefits Unit within the Open Enrollment window.

IMPORTANT: The County does not participate in the Online Health Enrollment Self-Service functionality via myCalPERS so that we may assist employees directly.

The Benefits Team will be available to meet with County employees by appointment through Teams or by phone on selected dates during the Open Enrollment period. The schedule and scheduling instructions will be sent via Benefits Flash and posted on the Benefits Webpage santacruzcountyca.gov/benefits.

The Benefits Team will be available on site:

9/21	10:00am—1:30pm 701 Ocean St, Santa Cruz—5 th Floor, Redwood Room
9/30	9:00am—5:00pm 500 Westridge Dr, Watsonville—Colibri Room
10/1	9:00am—1:30pm 1400 Emeline Ave, Santa Cruz—Bldg. K, Room 207
10/5	9:00am—1:30pm 701 Ocean St, Santa Cruz—5 th Floor, Redwood Room
10/9	9:00am—5:00pm 701 Ocean St, Santa Cruz—5 th Floor, Redwood Room

Important Reminders:

- **Open Enrollment Submission Deadline:** Complete enrollment submissions, including all required supporting documentation, must be received by the Human Resources Department, Benefits Unit between 8:00 a.m. on September 14, 2026, and 5:00 p.m. on October 9, 2026.
- **Effective Date:** All Open Enrollment benefit changes will be effective January 1, 2027.
- **Medical Opt-Out/Stipend:** Employees who opt out of County medical coverage for the 2027 plan year must recertify their eligibility and provide proof of alternate medical coverage (i.e., insurance card). To receive the stipend, the alternate coverage must meet applicable IRS requirements.
- **Flexible Spending Accounts (FSA):** Enrollment is required each plan year to participate in either the Health Care FSA or Dependent Care (D-Care) FSA. Elections do not automatically carry over from one plan year to the next.
- **Dependent Enrollment:** To enroll eligible dependents in your County benefits, you must provide a copy of the following supporting documentation:
 - ▶ Social Security Card for each dependent
 - ▶ Birth Certificate for each child dependent
 - ▶ Marriage Certificate for a spouse or Domestic Partnership Affidavit for a domestic partner
- **Medical Premiums:** Medical premiums are paid one month in advance. Changes to your employee contribution amount will be reflected on your December 11, 2026 earnings statement (Pay Period 25).
- **Medical Plan Changes:** If you change medical plans, your new medical plan will issue new insurance cards. Please review the information on your new card to ensure it is accurate. If you need to change your primary care provider, contact your new health plan directly or visit their website.
- **Review Your Elections:** Please take a moment to carefully review your Workday Open Enrollment submissions to ensure all information is accurate and complete before submitting.