

# OPEN ENROLLMENT

Open Enrollment is just around the corner, beginning **November 18** and ending **December 5, 2025**. Your new benefit year will begin **January 1, 2026**.

This year is especially important because **everyone must actively enroll for the 2026 plan year**. Don't miss your chance! If you don't enroll during this period, you'll have to wait until the next open enrollment, unless you experience a qualifying life event.

We also have some exciting updates to share for 2026!

## WHAT'S CHANGING??

- **Medical:** We're moving to the Kaiser HMO Plan (CA employees only).
- **New Health Reimbursement Account (HRA):** Replacing the Difference Card, this new HRA is fully funded by ProTec—\$1,250 for individuals and \$2,500 for families—to help cover your out-of-pocket maximums.
- **Dental and Vision:** Now offered through Humana, with both HMO and PPO options available.

## WHAT'S NOT CHANGING??

We're continuing to offer:

- **SIMNSA Medical and Dental**
- **Voluntary Benefits, including:**
  - Critical Illness
  - Accident Insurance
  - Voluntary Life Insurance
  - LifeLock

Log in to your **Paylocity** account to make your benefit elections starting **November 18, 2025**.

Stay tuned for more details and open enrollment meeting dates!

