

# 2026 Open Enrollment

All Staff Update



# Today's webinar is led by your Benefits Team



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# Zoom Webinar

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- Submit your questions using the **Q&A** at the bottom of your screen
- Questions can be asked throughout the presentation



Q&A



## Welcome to Q&A

Questions you ask the host and panelists will show up here

 Who can see your questions?

# Agenda

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1. Rates & Premiums
2. Medical & Pharmacy Benefits
3. 2026 Changes
4. Enrollment Reminders



# Rates & Premiums



# 2026 Renewal Rates

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**Medical plans: 14%**

**Delta Dental: 5.9%**

**Aetna Dental: 2.4%**

- VSP vision rates remain unchanged
- No medical plan design changes
- No rate changes to ancillary plans

# 2026 Cafeteria

- Most employee associations have cafeteria increases for 2026
- Employee + 1 and Employee + Family Cafeteria includes a 12% increase for all contracted employee associations\*
- Cafeteria updates live on our webpage:  
**[slocounty.ca.gov/premiums](https://slocounty.ca.gov/premiums)**

\* SLOCEA and DSA employee associations are currently in MOU negotiations.

# 2026 Medical Premiums

Plan Name	Employee Only		Employee + 1		Family	
	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly
Blue Shield HDHP*	\$449.63	<b>\$899.25</b>	\$889.13	<b>\$1,778.25</b>	\$1,158.13	<b>\$2,316.25</b>
Blue Shield Tandem PPO	\$455.50	<b>\$911.00</b>	\$898.50	<b>\$1,797.00</b>	\$1,170.00	<b>\$2,340.00</b>
Blue Shield Choice PPO	\$517.50	<b>\$1,035.00</b>	\$1,023.50	<b>\$2,047.00</b>	\$1,334.00	<b>\$2,668.00</b>
Blue Shield Care PPO	\$558.50	<b>\$1,117.00</b>	\$1,108.50	<b>\$2,217.00</b>	\$1,445.50	<b>\$2,891.00</b>
Blue Shield EPO	\$633.50	<b>\$1,267.00</b>	\$1,260.50	<b>\$2,521.00</b>	\$1,647.50	<b>\$3,295.00</b>

*\*HSA Admin fee of 2.25 included*

[slocounty.ca.gov/premiums](https://slocounty.ca.gov/premiums)



# 2026 Dental & Vision Premiums

Plan Name	Employee Only		Employee +1		Family	
	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly
Aetna Dental DMO	\$16.90	<b>\$33.79</b>	\$27.94	<b>\$55.88</b>	\$41.27	<b>\$82.54</b>
Delta Dental PPO	\$25.13	<b>\$50.26</b>	\$42.72	<b>\$85.43</b>	\$65.33	<b>\$130.65</b>
VSP Vision	\$4.77	<b>\$9.54</b>	\$7.27	<b>\$14.54</b>	\$11.76	<b>\$23.52</b>

[slocounty.ca.gov/premiums](https://slocounty.ca.gov/premiums)

# Medical Plan Considerations

Plan Name	Annual Deductible (Individual/ Family)	Co-Pays	Co-Insurance	OOPM (Individual/ Family)	Premium Cost (Monthly)	Who enrolls in this plan?
Blue Shield HDHP	\$2,000 / \$6,000 (In and Out)	N/A	20%	\$6,350/ \$12,700	\$	<ul style="list-style-type: none"> <li>• Healthy individuals getting annual in-network preventative care</li> <li>• Lowest premium plan</li> <li>• Funding HSA for future medical expenses</li> </ul>
Blue Shield Tandem PPO	\$1250 / \$2500 (In and Out)	\$35	25%	\$3,000 / \$6,000	\$	<ul style="list-style-type: none"> <li>• Lowest PPO monthly premium</li> <li>• Comfortable using a narrower provider network</li> </ul>
Blue Shield Choice PPO	\$1000 / \$2000 (In and Out)	\$35	20%	\$3,000 / \$6,000	\$\$	<ul style="list-style-type: none"> <li>• Middle of the road PPO</li> <li>• Larger provider network vs Tandem</li> <li>• Lower premiums vs Care</li> </ul>
Blue Shield Care PPO	\$500 / \$1000 (In and Out)	\$20	10%	\$2,000 / \$4,000	\$\$	<ul style="list-style-type: none"> <li>• Anticipate frequent medical needs</li> <li>• Large Network</li> <li>• Considering family planning</li> </ul>
Blue Shield EPO	\$250 / \$750	\$25	N/A	\$1,500 / \$3,000	\$\$\$	<ul style="list-style-type: none"> <li>• Predictable, low out-of-pockets costs (copays) for most services</li> <li>• Comfortable with in-network providers as out-of-network not covered by this plan</li> </ul>

# What's Changing For 2026



# Navitus Pharmacy Benefit Manager

- Navitus will be replacing Express Scripts for pharmacy starting 01/01/26
- All medical plans will utilize Navitus as their Pharmacy Benefit Manager, including HDHP members
- New pharmacy cards will be sent to members by December 2026
- Navitus provides access to Costco Mail Order program for medications
- Customer Support Phone line available after September 15  
(844) 268-9789

**Find out more on their website at  
[Navitus.com](https://www.navitus.com)**

# 2026 New Benefit! Digbi Health

- Digbi Health is a new program for weight and chronic disease management
- Offers personalized support, including gut and gene testing, glucose monitoring and health coaching
- Includes a new weight management GLP-1 track for all members who qualify\*
- Exclusive prescriber for weight loss GLP-1 for all health plans

*\*Employees must receive prior authorization with new criteria for GLP-1 weight loss medication.*

**Website: [digbihealth.com/prism](https://digbihealth.com/prism)**

# 2026 Tax Savings Accounts

	Flexible Spending Account (FSA)	Dependent Care FSA (DCFSA)	Health Savings Account (HSA)	HSA Employer Contribution*	
2026 Maximums	\$3,300/ calendar year	\$7,500/ calendar year per household	\$4,400/individual \$8,750/family	Employee Only	Employee + 1 or Family
Rollovers	\$660	No Rollover	All funds	\$1k max per year / \$38.86 per pay period	\$2k max per year / \$76.92 per pay period

\* SLOCEA and DSA employee associations are currently in MOU negotiations.

# Ending December 31, 2025

## **Blue Shield Teledoc Service**

- All member can still use Accolade Care for telehealth at \$0 copay

## **Livongo Diabetes program ending**

- Digbi Health will offer Diabetes and pre-diabetes support

## **Express Script Pharmacy Benefit Manager ending**

- All members will have Navitus as their PBM

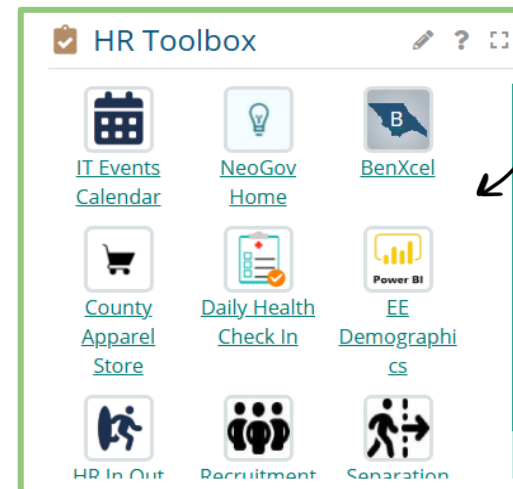
# Enrollment Reminders





# Enroll With SSO!

The Easiest Way to Access BenXcel:  
Use Single Sign on!



# Mandatory Actions

## Action is required to elect contribution amounts for:

- Opt out of Medical with Proof of Other Coverage
- Healthcare Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Savings Account (HSA)
- Limited Purpose Flexible Spending Account (LPFSA)

If you do not wish to change your health plan or fund a tax savings account, you do not need to take action in Benxcel

**No DUAL Coverage for Medical, Voya Life Insurance, or Aflac plans**

# Medical Waiver Questionnaire

## 2026 Proof of Other Coverage Certification

### Instructions

Proof of other group medical insurance is required to waive County medical insurance. Document must be uploaded within 31 days of a life event, or before the end of the Open Enrollment period.

After completing your plan selections, you must upload your proof of other coverage document. Acceptable proof of other coverage documents should include: the medical insurance carrier name, group or employer name, member name, plan effective date and covered dependent names if applicable. Examples of acceptable documents include:

- A copy of a valid medical insurance ID card (both front and back of card)
- Letter from your medical insurance carrier stating you are a covered dependent
- Letter from your spouse, domestic partner or parent's employer that states you are enrolled
- Open enrollment or confirmation statement
- [TRICARE Proof of Coverage](#)

To waive County sponsored medical insurance please complete the following questions:

### \*How do you obtain other group medical insurance?:

- ☐ Other Employer Sponsor Medical Plan (ex. On Spouse or Domestic Partner or Parents Employer Insurance)
- ☐ County of SLO Employer Sponsored Medical Plan (ex. Employee's Spouse or Domestic Partner is the Subscriber)
- ☐ TRICARE    ☐ Individual Plan (ex. Purchased through Covered California or Insurance Broker)
- ☐ Medicaid (Medi-Cal or Cen-Cal; part-time employees only)

\*1. Name of Medical Insurance Carrier (Ex. Ant...

\*2. Plan Type - Ex PPO, EPO, HMO, HDHP

# HDHP Questions

## Health Savings Account (HSA) Eligibility Questions

If you enroll in the Blue Shield High Deductible Health Plan (HDHP) medical plan, you have the option to open a Health Savings Account (HSA) if you meet IRS requirements. A Health Savings Account (HSA) allows employees to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. To determine if you are eligible for the HSA, please answer the following:

1. Are you claimed as someone else's tax dependent other than a spouse?

2. Are you enrolled in any of the following:

- Any non-qualified HDHP health plan; you cannot have other health coverage except what is permitted by IRS (refer to IRS HSA qualifying requirements)
- Medicare Parts A and B, C (Medicare Advantage) or D (prescription drug plan)

3. Are you eligible to receive benefits from any of the following:

- A general purpose Flexible Spending Account (FSA) or Health Savings Account (HSA), including your spouse's FSA or HSA. **Note: This excludes your current County HSA or another HSA that is no longer funded, and will not be funded in this or next calendar year.**
- Medicaid (includes Medi-Cal/Cen-Cal)
- TRICARE

4. Have you received or will you expect to receive benefits in October, November, or December of this year from any of the following:

- Veterans Benefits
- Indian Health Services Benefits

If you answered yes to any of the following questions, you are **not eligible** to participate in an HSA. If you are not eligible for an HSA and wish to change from the HDHP medical plan to another plan, you can return to the beginning of your Open Enrollment/Qualifying Event election screen to select a different medical plan.

Anyone who elects an HSA & is later determined that they are not eligible, could have IRS tax ramifications. **If you are not eligible for an HSA, you will not get the County HSA contribution.**

If you answered No to all of the above, you are **eligible** for a Health Savings Account (HSA).

**\*Answer:**

☐ YES I have answered yes to one or more of the questions above ☐ NO none of the above applies to me

# Uploading Documentation

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**For newly added dependent(s), dependent verification documentation is required:**

- Spouse: Official Marriage Certificate
- Child: Official Birth Certificate (footprints/hospital live birth doc invalid)

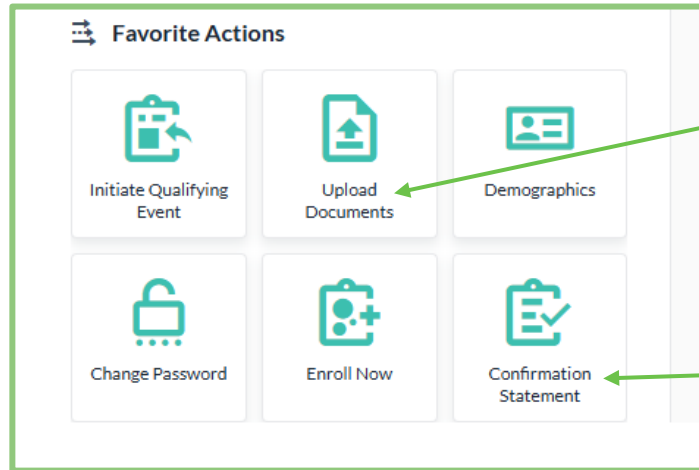
**To waive medical, Proof of Other Group coverage is required:**

- Medical ID card, front and back
- Letter from insurance carrier showing name and date of coverage

**You or your Dept HR person (PYC) can:**

- Upload documentation in BenXcel
- Confirm documentation is uploaded

# BenXcel Dashboard



## Upload Documents

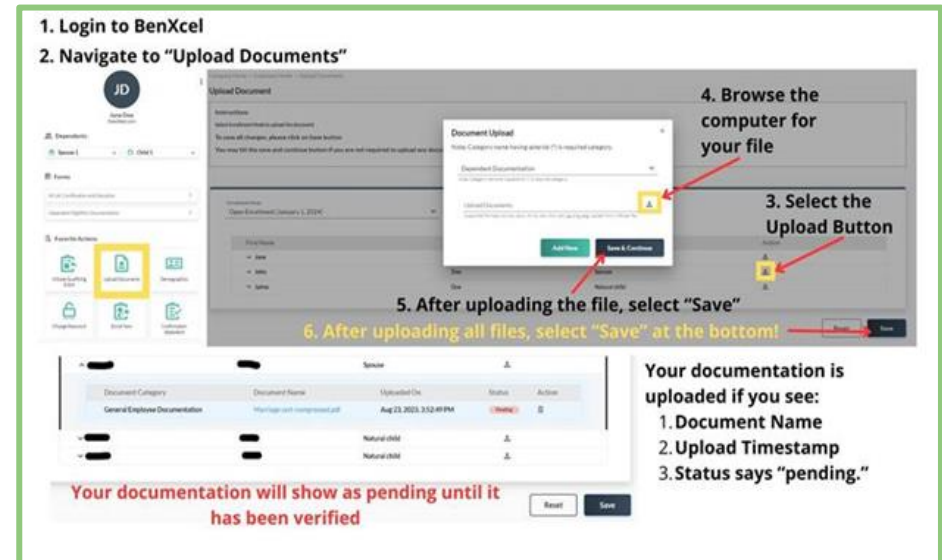
- Clearly label documents

## Confirmation Statement

- Shows Current and Future Enrollment

## Documentation Uploads

- Upload your Dependent Documentation or Proof of other Coverage
- Know document status: Listed as 'pending' until approved by County Benefits Team



# Employee Resources



# Webinars

## **Tax Savings Account Webinar – September 18, 12:00 PM**

- If you have questions about FSA, DCFSA, or HSA accounts, this webinar will be a great opportunity to learn more. Sign up [here!](#)

## **Digbi Health Webinars – September 25, October 7 & 22, November 6**

- Learn more about Digbi for weight and chronic disease management by joining a webinar. Sign up [here!](#)

## **Navitus PBM Webinars – October 1, October 27**

- Learn more about our new pharmacy benefit manager and how to prepare for this change in the new year. Sign up [here!](#)

## **Accolade Webinar – October 6, 12:00 PM**

- Review the Accolade App and services available through Accolade. Sign up [here!](#)



# Upcoming Events

## Benefits Fair - September 23, 11:00 AM – 2:00 PM

- Join us to speak to vendors, learn about benefits, and enjoy free massages, coffee, and screenings.
- Location: Veteran's Memorial Building  
801 Grand Ave, San Luis Obispo

## Biometric Health Screenings and Flu Vaccinations at DSS & HA!

- Appts for finger stick biometric health screenings and flu vaccinations (without billing your insurance). The County Benefit Team will be at the SLO locations to answer your Open Enrollment questions.
- **Sign up [here!](#) Registration Code: slocounty25**

### Department of Social Services

 September 30

 1086 Grand Ave, Arroyo Grande  
Room 128


 10:00 AM – 12:00PM

 3433 S. Higuera St, San Luis Obispo  
Room 101


 2:00 PM – 4:00PM

### Health Agency

 October 1

 2191 Johnson Ave, San Luis Obispo  
Aqua Room

 10:00 AM – 12:00PM

 805 4th Street, Paso Robles  
Oak Room

 2:00 PM – 4:00PM

# Additional Support

## **1:1 Appointments – September 17, 22, & 29**

- Need support completing Open Enrollment elections? teams. Sign up [here!](#)

## **BenXcel Workshops – October 14 & 20, 9:00 AM – 12:00 PM; 1:00 PM – 4:00 PM**

- Need support completing Open Enrollment elections? The benefits team will be available at the Kimball Computer Lab to help. Sign up [here!](#)

Visit [\*\*slocounty.ca.gov/oe\*\*](https://slocounty.ca.gov/oe)

# Benefit Calculator

- Tool to determine out-of-pocket costs based on 2026 cafeteria contribution and medical, dental, and vision\*
- Updated calculator at: [slocounty.ca.gov/OE](https://slocounty.ca.gov/OE)

COUNTY OF SAN LUIS OBISPO  
2026 HEALTHCARE NET IMPACTS CALCULATOR

Calculate and review the net cost impact of the 2026 healthcare premiums and County cafeteria contributions to your monthly pay. The net impact to your pay is based on your County cafeteria contribution and the medical/dental/vision plans you choose. *(This calculator is for permanent full-time employees only; contact your Department HR for part-time estimates.)*

The net cost impact is calculated by taking your monthly cafeteria amount and subtracting the monthly medical, dental, and vision premiums.

If net cost impact is **positive** - you will receive this amount as a café cash out.  
If net cost impact is **negative** - you will pay this amount out of pocket.

Sample Calculation

Below is a sample calculation for a SDSA (BU 27) employee enrolling in employee only tiers for the BSCA Tandem PPO, Delta Dental, and VSP Vision. Based on the cafeteria and premium, the employee will pay \$61.80/month out of pocket for healthcare premiums.

Bargaining Unit	SDSA (27)
Medical Plan Medical Tier	BSCA Tandem PPO Employee Only
Dental Plan Dental Tier	Delta Dental Employee Only
Vision Plan Vision Tier	VSP Vision Employee Only
Cafeteria (Monthly)	\$ 909.00
Medical Premium (Monthly)	\$ 911.00
Dental Premium (Monthly)	\$ 50.26
Vision Premium (Monthly)	\$ 9.54
Net Impact (Monthly)	\$ -61.80
Net Impact (Semi-Monthly)	\$ -30.90

Calculator

Use the drop downs below to select bargaining unit, healthcare plans, and enrollment tiers. The net impact will be automatically calculated below.

*SLOCEA and DSA are currently in negotiations. Cafeteria amounts used in below calculations are the current 2025 rates.*

Bargaining Unit	
Medical Plan Medical Tier	
Dental Plan Dental Tier	
Vision Plan Vision Tier	VSP Vision
Cafeteria (Monthly)	\$
Medical Premium (Monthly)	\$
Dental Premium (Monthly)	\$
Vision Premium (Monthly)	\$
Net Impact (Monthly)	\$
Net Impact (Semi-Monthly)	\$

\*Excludes SLOCEA and DSA employee associations due to MOU negotiations

# Open Enrollment Window: Oct. 3-22

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## Employee Benefits



[Open Enrollment](#)



[Employee Benefits Brochure](#)



[General Resources](#)



[Medical](#)



[Mental Health](#)



[Dental and Vision](#)



[Pharmacy](#)



[Ancillary Insurance](#)



[Financial Wellness](#)



[Retiree Benefits](#)



[Wellness and Other Benefits](#)

## Update Demographic Info

- Cell Phone
- Mailing and email address

## Add/Drop Dependents

- Only time outside of a qualifying life event
- Upload required documentation

## Opt-out of County Medical

- Answer requires Opt-out Form
- Upload required documentation

## Re-elect Tax Savings Account

- FSA & DC FSA
- Employee HSA Contribution

## Add/Drop Ancillary Coverage

- Life Insurance
- Aflac Plans

# Resources

- Benefits Webpage: [slocounty.ca.gov/benefits](https://slocounty.ca.gov/benefits)
- **2026 Employee Benefits – coming soon!**
- Accolade Health Assistants
- Monthly Newsletters

# Contacts

- Your Dept HR/Payroll Coordinator
- Email: [hrbenefits@co.slo.ca.us](mailto:hrbenefits@co.slo.ca.us)



## 2026 Benefits Brochure

Open Enrollment October 3 – 22, 2025  
[slocounty.ca.gov/benefits](https://slocounty.ca.gov/benefits)

# Questions?

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