CHIEF EXECUTIVE OFFICE

PO Box 3404
Modesto, CA 95353-3404

DATE: October 7, 2026

TO: Early Retirees

FROM: Jay Lomeli Jr, Sr Benefits and HR Operations Manager
Jackie Harris, Employee Benefits Manager

SUBJECT: **2027 OPEN ENROLLMENT**

Welcome to the County's Annual Open Enrollment. **The Open Enrollment period this year begins on Monday, October 19, 2026, and closes at 5:00 p.m. on Friday, October 30, 2026.** Open Enrollment is your opportunity to enroll in health insurance or make benefit plan changes that best meet the needs of you and your family. Eligible participants are only able to enroll or make changes to their benefit selections for the 2027 plan year during these specific dates. New enrollments and changes will be effective on January 1, 2027.

This year's Open Enrollment is "passive," meaning the benefits you currently have will continue into 2027. **Only submit a completed and signed enrollment form if you wish to make a change to your medical benefits for the 2027 Plan Year.** Please note that future years may require active participation and the "passive" enrollment may change from year to year.

Medical Insurance

There will be a 14.3% increase to rates for the County's medical insurance plans for 2027 (pending Board approval on October 13, 2026), with no change in plan design. The County will continue to offer a choice of the Exclusive Provider Organization (EPO) or High Deductible Health Plan (HDHP).

The IRS announced an increase to the inflation adjusted limits to the minimum annual deductible for High Deductible Health Plans (HDHP) mandated for 2027. The deductible for individual coverage will increase to $1,750 and the deductible for family coverage will increase to $3,500.

Your place of residence continues to determine the provider Network you will be assigned. If you live in the local service area, you will automatically be enrolled in the local Health Partners of Northern California (HPNC) network. All members who live outside the local service area will automatically be enrolled in the UnitedHealthcare (UHC) network. **If you have moved, you are required to update your address information with** earlyretirees@stancounty.com **to ensure that you are enrolled in the correct health plan provider network based on your current physical home address zip code.** A map of the local service area with applicable zip codes is included with this correspondence.

Review Your Beneficiary Designations Regularly, Please!

For your own peace of mind and the well-being of your loved ones, now is a great time to review your beneficiaries on your deferred compensation and health savings accounts, as well as any other personal accounts or life insurance you may have. It is essential for you to review and update the beneficiary designations on all your accounts on a regular basis and you may also want to check your beneficiaries whenever you have a major change in personal circumstances such as a marriage, divorce, birth or adoption of a child, or the death of a spouse, to ensure the information is both current and correct.

You must contact Nationwide and Optum Bank directly using their online resources as outlined below:

Nationwide (Deferred Comp 457(b) accounts):
www.stanislausdc.com
Brenda DeVecchio, Retirement Specialist, 209-337-4574, devecb1@nationwide.com
Retirement Resources Group, 888-401-5272, nrsforu@nationwide.com

Optum Bank (Health Savings Account):
www.optumbank.com
844-326-7967

Open Enrollment Resources

The 2027 Early Retiree Benefit Enrollment Form, 2027 Early Retiree Rate Sheet, and Local Service Area map are enclosed to assist you in evaluating plan choices for 2027. Specific information and details on each of the County's medical benefit plans and instructions on how to access services are located on the Medical Benefits web page (https://www.stancounty.com/personnel/eb-medical-benefits-sub-main.shtm). You can also access the Early Retiree Open Enrollment materials and the Early Retiree Benefit Guide online (https://www.stancounty.com/personnel/eb-earlyretirees-sub-main.shtm) or contact us for a copy to be mailed to you.

If you are making changes to your benefit selections, your Benefit Enrollment form along with copies of any supporting documentation such as certified birth certificate, certified marriage license, etc., must be **received by Employee Benefits staff no later than 5:00 p.m., Friday, October 30, 2026**. You can submit your signed and completed form with any required supporting documentation to us:

- Via scan and email to earlyretirees@stancounty.com
- Via fax to 209-525-5779
- Via U.S. postal mail to: Stanislaus County
  Chief Executive Office
  Employee Benefits
  1010 10th Street, Suite 1400
  Modesto, CA 95354

New Rates for 2027

The rates for the 2027 plan year are increasing by 14.3% from the 2026 plan year. Please be sure to submit the new payment amount for your January benefits. If your benefit premiums are being deducted from your StanCERA pension payment, the new amount will be deducted on your January 2027 paycheck. Rates can be found on the enclosed 2027 Early Retiree Rate Sheet.

Questions

If you have further questions regarding the Open Enrollment process or County health insurance information, please send an email to earlyretirees@stancounty.com or call 209-525-5717 as soon as possible and don't wait until the last day. The two weeks of Open Enrollment are a very busy time so you may experience delays in response to phone calls and e-mails. Please be patient and we will respond to your inquiries within 24 hours.

Finally, we have included a **contact information sheet** including what we have on file for you in this packet. If you have a change in mailing address, home address, or email address, **be sure to contact Employee Benefits immediately**. Keeping your contact information current will help us keep you informed.