FOOTHILL-DE ANZA
COMMUNITY COLLEGE DISTRICT

2026 BENEFITS OPEN ENROLLMENT

September 14 - October 9, 2026 | Full-Time & Reduced Contract Employees

Your 2027 Benefits at a Glance

Open Enrollment is your once-a-year window to review coverage and make changes for plan year 2027. Elections take effect January 1, 2027 and stay in place through December 31, 2027, unless you have a qualifying life event.

Do You Need to Take Action?

If you are satisfied with your current benefits, you generally do not need to enroll again — most elections carry forward to 2027. You must act if you want to change a plan, add or drop a dependent, or elect a Health Care FSA or Dependent Care FSA. **FSA elections do not carry over.**

Open Enrollment Deadline

Friday, October 9, 2026 at 5:00 p.m. Elections and required dependent documentation received after the deadline cannot be processed for a January 1, 2027 start.

Meet Us at the Benefits Fair

Wednesday, September 16, 2026 | 12:00-2:00 p.m. | Foothill College Student Center

All District employees are welcome. Meet carriers and partners, compare 2027 options, and get questions answered before you enroll.

How to Enroll

1. Review your current coverage and the 2027 plan materials on hr.fhda.edu/benefits.
2. Open SECOVA through MyPortal under "Staff" using Single Sign-On (SSO).
3. Submit every benefit election and change in SECOVA by Friday, October 9, 2026 at 5:00 p.m.
4. If you add a dependent, send required eligibility documents to the Benefits Office by the same deadline.

FHDA partners with CalPERS to administer District medical benefits. Confirm networks, deductibles, copays, coinsurance, and coverage limits in CalPERS and District materials before you elect a plan. Need help with SECOVA or SSO? Call the District Benefits Office at 650-949-6224 or email MyBenefits@fhda.edu.

What's New for 2027

- **Action required if you are on a UHC Basic HMO**: UnitedHealthcare SignatureValue Alliance HMO and SignatureValue Harmony HMO will end on January 1, 2027. During Open Enrollment, choose another CalPERS health plan available in your ZIP code. If you do not make a new election, CalPERS will automatically enroll you in a 2027 plan selected to preserve your primary care relationship where possible. For most Santa Clara County ZIP codes, the assigned plan is Blue Shield Access+ HMO. Alliance members in ZIP code 95033 will be assigned to Anthem Blue Cross Traditional HMO.
- **Infertility coverage**: Starting July 1, 2027 (not January 1), CalPERS Basic HMO and PPO plans will include expanded infertility diagnosis and treatment coverage under California Senate Bill 729.
- **Dental:** Delta Dental's annual maximum increases to $2,500 for PPO network services and $1,800 for non-PPO services. The lifetime orthodontia maximum increases from $1,000 to $2,000.
- **Vision**: VSP frame allowance increases to $180 (standard) and $200 (featured). Elective contact lens allowance increases to $180. Costco becomes an in-network vision provider on January 1, 2027.

- **Health Care FSA**: Contribute $500–$3,400 for 2027. You must re-elect each year. Up to $680 unused in 2027 may carry into 2028, subject to plan rules.
- **Dependent Care FSA**: Contribute $500–$7,500 for 2027 ($3,750 if married filing separately). You must re-elect each year. Unused funds do not carry over.
- **Commuter benefits**: Elect $20–$340 per month for eligible parking, vanpool, or transit expenses.

2027 Employee Medical Premium Contributions

Find the 2027 employee contribution rates at hr.fhda.edu/benefits.

For the 2027 plan year, the Joint Labor Management Benefits Council (JLMBC) developed a medical contribution strategy designed to support the long-term affordability and sustainability of District health benefits for both employees and the District.

As part of this strategy, employee contribution amounts were adjusted to encourage employees to consider lower-cost medical plans when those plans can meet their healthcare needs and provide access to the physicians, medical groups, hospitals, and services they use. Employee contributions for higher-cost plans have increased, while contributions for certain lower-cost plans have been reduced. The goal is to provide employees with a greater financial incentive to consider more cost-effective plan options when appropriate, while helping maintain a sustainable benefits program for the future.

A lower-cost plan does not necessarily mean a lower level of care. In some cases, the same physicians, medical groups, hospitals, and other providers may participate in both higher-cost and lower-cost plan networks. The most important consideration is whether a plan provides the coverage, provider access, and level of service that you and your family need.

Before making your 2027 medical plan election, we encourage you to carefully compare the available plans, including provider networks, primary care physicians and specialists, hospitals, prescription coverage, copays, deductibles, and other plan provisions. If a lower-cost plan includes the providers and services you need, you may be able to reduce your monthly employee contribution while continuing to receive the care that is important to you. Depending on your healthcare needs and use of services, you should also consider potential out-of-pocket costs when comparing plans.

We strongly encourage employees to attend the District's Open Enrollment events and webinars. These events provide valuable opportunities to learn more about the available medical plans, hear directly from plan representatives, compare your options, and ask questions before making your 2027 elections. Please review the Open Enrollment schedule and take advantage of these resources to help you make an informed decision for yourself and your family.

The employee medical contribution rates included in this year's Open Enrollment materials are the Plan Year 2027 rates negotiated through the JLMBC.

If the negotiated 2027 contribution rates (the monthly dollar amounts) do not take effect, your employee contribution for the medical plan you select for 2027 will not exceed the applicable 2026 employee contribution amount. This means that your 2027 medical plan election will remain in effect, while your employee contribution will not increase above the applicable 2026 dollar amount. We will provide an update on the status of the contribution rates by early January 2027 before the first contribution for the 2027 plan year takes effect.

Open Enrollment Resources

All current Open Enrollment materials are posted at hr.fhda.edu/benefits, including:

- 2026 Open Enrollment schedule
- 2026 Open Enrollment Checklist and Key Dates
- 2027 Employee Benefits at a Glance
- 2027 Employee Monthly Contribution Rates

- [2027 Health Plan Changes Highlight]
- [2027 Medical Plan Comparison and Cost Examples]
- [Insurance Carrier Contact Information]
- [SECOVA Online Enrollment Guide]
- [CHIP / Premium Assistance Notice]
- [District Open Enrollment Webpage]

Dependent Coverage Reminders

Adding a dependent: Send required eligibility documents (for example, a marriage certificate, birth certificate or passport, and Social Security information as applicable) to the Benefits Office at MyBenefits@fhda.edu or upload them through SECOVA by Friday, October 9, 2026, at 5:00 p.m. for coverage to begin January 1, 2027.

Removing a dependent: If an ineligible dependent still appears in SECOVA from prior years, uncheck that person from the applicable coverage during Open Enrollment. For removals outside Open Enrollment, contact the Benefits Office.

Review Your Beneficiary Designation

SECOVA requires a primary beneficiary for life insurance. You may also name contingent beneficiaries. Have each beneficiary's date of birth, mailing address, phone number, and Social Security number (optional) available.

If you plan to name someone other than your spouse or domestic partner, designate a minor, assign ownership of life insurance, or have special estate-planning needs, consult a legal or tax advisor. Death benefits are paid according to the most recent designation on file with the Benefits Office.

OPEN ENROLLMENT ENDS FRIDAY, OCTOBER 9, 2026 AT 5:00 P.M.

District Benefits Office | 650-949-6224 | Fax: 650-949-6299 | MyBenefits@fhda.edu