



2026 BENEFITS OPEN ENROLLMENT

September 14 - October 9, 2026 | Surviving Spouses (SSP)

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 coverage, you generally do not need to take action — your current elections will carry forward to 2027. If you want to change your medical plan, cancel coverage, or add or remove a dependent, contact CalPERS at 1-888-225-7377. For dental and vision plan changes, please contact the District Benefits Office.

Open Enrollment Deadline

Friday, October 9, 2026 at 5:00 p.m. is the deadline to submit all required documentation for newly added dependents. This includes, as applicable, a marriage certificate, birth certificate or passport, Social Security information, and [CalPERS Form HBD-30](#). Complete documentation must be received by CalPERS and the District Benefits Office by the deadline for dependent coverage to take effect January 1, 2027.

Meet Us at the Benefits Fair

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

You are welcome to attend. Meet carriers and partners, compare 2027 options, and get questions answered before making your elections.

How to Enroll

1. **Review your options:** Review the CalPERS Open Enrollment materials mailed to you and the District's 2027 benefits information at hr.fhda.edu/benefits.
2. **Medical coverage** — contact CalPERS: To change or cancel your medical plan, or to add or remove a dependent from medical coverage, contact CalPERS at 1-888-225-7377. If you are adding a dependent, submit all required eligibility documentation and [CalPERS Form HBD-30](#) to CalPERS by Friday, October 9, 2026 at 5:00 p.m.
3. **Dental and vision coverage** — contact the District: To add or remove a dependent from your District dental and vision coverage, contact the District Benefits Office and submit any required documentation by Friday, October 9, 2026 at 5:00 p.m.

FHDA partners with the California Public Employees' Retirement System (CalPERS) to administer medical coverage. Review both CalPERS and District materials before making a change.

What's New for 2027

- **UnitedHealthcare Basic plan changes** — Action required if you are on a UHC Basic plan: UnitedHealthcare SignatureValue Alliance HMO, SignatureValue Harmony HMO, and the Basic-plan portion of UnitedHealthcare Combination Plans (families with both Basic and Medicare members) will end on January 1, 2027. During Open Enrollment, impacted members may choose another available CalPERS health plan. If no action is taken, CalPERS will automatically transfer members to another available plan based largely on provider continuity and geographic availability. For most Santa Clara County ZIP codes, the assigned plan is Blue Shield Access+ HMO; Alliance members in ZIP code



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95033 will be assigned to Anthem Blue Cross Traditional HMO. *UnitedHealthcare Medicare Advantage PPO remains available for CalPERS Medicare retirees and is not being removed.*

- **Infertility coverage:** Beginning July 1, 2027, CalPERS Basic HMO and PPO plans will include coverage for the diagnosis and treatment of infertility, including expanded access to family-building services, specialized fertility providers, and care coordination under California Senate Bill 729.
- **Medicare plan updates:** Beginning January 1, 2027, Blue Shield Medicare Advantage PPO and UnitedHealthcare Medicare Advantage PPO will separate medical and pharmacy coverage into distinct plans. Members will receive separate ID cards for medical and prescription coverage. Coverage, copayments, and formularies will remain unchanged.
- **Dental enhancement:** Effective January 1, 2027, Delta Dental's annual maximum benefit will increase from \$2,000 to \$2,500 for services provided by a PPO network dentist. The \$1,800 annual maximum for non-PPO services will remain unchanged. The lifetime orthodontia maximum will increase from \$1,000 to \$2,000.
- **Vision enhancements:** Effective January 1, 2027, the VSP frame allowance will increase from \$120 to \$180 for standard frames and from \$140 to \$200 for featured frames. The elective contact lens allowance will increase from \$120 to \$180, and Costco will be added as an in-network provider of vision care and materials.

For full 2027 Basic and Medicare plan details, including copays, deductibles, out-of-pocket limits, and pharmacy information, review the [2027 Retiree Benefits at a Glance](#).

Open Enrollment Resources

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

- [2027 Health Plan Changes Highlight](#)
- [District Open Enrollment Webpage](#)
- [2027 Retiree Benefits at a Glance](#)
- [2027 SSP Rates](#)
- [Insurance Carrier Contact Information](#)
- [CHIP / Premium Assistance Notice](#)

Dependent Coverage Reminders

For medical coverage, contact CalPERS at 1-888-225-7377 to add or remove a dependent. If you are adding a dependent, submit all required eligibility documentation and [CalPERS Form HBD-30](#) to CalPERS.

For dental and vision coverage, contact the District Benefits Office to add or remove a dependent and submit any required documentation.

All required documents for adding a dependent must be received by **Friday, October 9, 2026 at 5:00 p.m.**

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