



2026 Open Enrollment

October 6 - 30, 2025

Elections are effective January 1 – December 31,



Are You Newly Eligible for Benefits? Have You Experienced a Qualifying Life Event?

If either of these scenarios apply, you may need to enroll twice:

- First, make your selections for your 2025 benefits. These elections will continue until the end of the year.
- Next, complete the Open Enrollment event to choose your plans for 2026. These selections will be in effect beginning January 1st.

Do you want your new hire or life event elections to continue in 2026?

- If you are making new hire elections or life event changes during the Open Enrollment period, you must then update your Open Enrollment elections to continue these plans.
- [Waiving Medical Coverage](#): If you waived medical coverage in 2025 and want to continue waiving in 2026, you are required to participate in Open Enrollment and reselect your waive option.
 - If you do not make a medical plan election or choose to waive coverage during Open Enrollment, your 2026 medical elections will automatically be defaulted to the Kaiser Permanente HMO plan with employee only coverage. Excess Flex Credits, if any, will be deposited into a Health Reimbursement Account (HRA).
- [Spending Accounts](#): If you are enrolled in a spending account in 2025 and want to continue that election in 2026, you are required to participate in Open Enrollment and actively elect a spending account.
 - Health Care and Dependent Care Flexible Spending Accounts and Health Savings Accounts must be reelected annually. Current annual pledges will not carry over into the new plan year.

For questions regarding Open Enrollment, your [Benefits Ambassadors](#) are here to assist.

For more information, contact the Employee Benefits Division at:

Phone: 888-550-2203 or Email: DHRBenefits.FGG@sdcounty.ca.gov

[Open Enrollment FAQs](#)

[Open Enrollment Website](#)

[Open Enrollment Guide](#)