



WHAT'S NEW FOR 2026?

Flex Credits

- Flex Credits are the County's contribution toward your benefit plan premiums, and they decrease your out-of-pocket cost for insurance. Flex Credits are increasing from 5 to 6%.

Rates

- [Click here to view 2026 plan rates.](#)

Medical Plans

- **NEW! Kaiser Everyday Care HMO Medical Plan Option**
 - The plan has a lower premium and copays for office visits than the traditional HMO but with a deductible that applies to in-patient hospital and outpatient services
- **Name Change for UHC SignatureValue Performance HMO – Network 1**
 - You will now see the plan referred to as UHC CS VEBA Performance HMO but benefit and features will remain the same.
- **Expanded HMO Fertility Coverage**
 - All County HMO medical plans will now include in-network coverage for in vitro fertilization (IVF) treatment and other family-building services, in line with California's new requirements (California Senate Bill (S.B.) 729).
 - If you're currently receiving fertility treatment through Kindbody, a Continuity of Care option will be available so you can finish your treatment.
 - UnitedHealthcare/UMR Select Plus PPO members will continue to use Kindbody for Fertility benefits.
 - Kindbody will still offer Menopause services to all VEBA participants.
- **HDHP Deductibles/Out-of-Pocket Maximums**
 - You will see the following increases to the minimum deductibles and maximum out-of-pockets for HDHPs:
 - Kaiser Permanente HDHP - Employee only deductible \$1,700 and maximum out-of-pocket \$3,400, Individual within a Family deductible \$3,300 and maximum out-of-pocket \$3,400, and Family deductible \$6,800.
 - UHC Harmony HMO HDHP - Individual within a Family deductible \$3,400 and individual out-of-pocket maximum \$3,400.

Increased to VSP LIGHTCARE Benefits

- There is a \$250 allowance in-network and \$45 out-of-network-network and for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.

Increased Maximums to Voluntary Short-Term Disability for Employees who do NOT pay into CA/SDI

- Short Term Disability and Paid Family Leave benefits of 60% of your salary maximum are increasing to \$1,750 (up from \$1,620) per week.

NEW! Accident and Hospital Indemnity plans!

- **Accident Insurance**

With Lincoln Accident Insurance, you can receive a lump-sum payment, paid directly to you, to use at your discretion. It can help with Injuries, Medical Services and Hospitalization. The plan covers over 150 events and is paid directly to you to spend it on what you need. This plan is not eligible to be paid for by Flex Credits.

- **Hospital Indemnity Insurance**

Lincoln Hospital Indemnity Insurance can help with out-of-pocket costs while you're in the hospital and recovering to help reduce the financial impact while you heal. It covers services and treatments that are a result of an accident, sickness or childbirth. This plan is not eligible to be paid for by Flex Credits.

Spending Accounts

- The maximum amounts you can contribute in 2026:
 - **Health Savings Account** - Individual coverage up to \$4,400 and Family coverage up to \$8,750
 - **Health Care FSA** contribution maximum is \$3,300
 - **Dependent Care FSA contribution maximum is \$7,500**

Note for current Spending Account users:

- You can roll over up to a combined amount of \$660 from your 2025 Health Care FSA and HRA balances into 2026.
- Dependent Care FSA will not have a rollover to 2026. Any leftover balances in the 2025 account will be forfeited.
- You have until March 31, 2026 to submit claims for eligible health care and dependent care expenses incurred in 2025.

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

For more information, contact Employee Benefits Division at:

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