WHAT'S NEW FOR 2027?

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 6%.

Rates

- Click here to view 2027 plan rates.

Health Plans

- UHC Harmony HDHP
    - University of California, San Diego (UCSD) providers are no longer in-network for this medical plan, effective January 1, 2027. If you are currently enrolled in the UHC Harmony HDHP and see a provider with UCSD, you have three options. You can:

        1. Stay with your current UCSD provider by transferring to the UnitedHealthcare CS VEBA Alliance HMO.
        2. Stay in the Harmony HDHP to continue contributing to an HSA in 2027. With this option, you will need to designate a new in network Primary Care Provider (PCP) with UHC, starting in January.
        3. Select a new medical plan that best suits you.

- **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 $1,750 and maximum out-of-pocket $3,500, Individual within a Family deductible $3,500 and maximum out-of-pocket $3,500, and Family deductible $7,000.
    - UHC Harmony HMO HDHP - Individual within a Family deductible $3,500 and individual out-of-pocket maximum $3,500.

Vision Coverage Enhancements

- Your Vision Service Plan (VSP) coverage includes higher allowances for eyeglass frames:

    - Prescription eyeglasses
        - $220 featured frame brands allowance
        - $200 frame allowance
        - $110 Walmart®/Sam's Club®/Costco®1 frame allowance
    - VSP LightCare (in lieu of prescription glasses or contacts)
        - $300 frame and lens allowance for nonprescription sunglasses or non-prescription blue light filtering glasses

Enhanced Critical Illness Benefits

- Critical Illness Insurance, offered by Lincoln Financial Group, has added the following benefits for enhanced coverage:
    - Compassionate Allowances Condition: 50% benefit upon diagnosis for any covered condition included in the Social Security Administration's Compassionate Allowance condition list
    - Infectious Disease: 50% benefit for infectious diseases classified by the CDC (payable after hospital confinement of 5+ consecutive days)

NEW! MetLife Legal Plan with TurboTax

- We are pleased to offer Legal Plan coverage, provided by MetLife. This plan is employee-paid and not eligible for payment through Flex Credits.
    - The Legal Plan gives you access to a network of more than 18,000 credentialed attorneys, covering their legal fees for many of the most common personal legal matters.
    - This Legal Plan also includes TurboTax to offer tax preparation and filing services.

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 up to 70% of your salary maximum are increasing to $1,791 per week.

Spending Accounts

- The maximum amounts you can contribute in 2027:
    - **Health Savings Account** - Individual coverage up to $4,500 and Family coverage up to $9,000
    - **Health Care FSA** contribution maximum is $3,400
    - **Dependent Care FSA** contribution maximum is $7,500

Note for current Spending Account users:

- You can roll over up to a combined amount of $680 from your 2026 Health Care FSA and HRA balances into 2027.
- Dependent Care FSA will not have a rollover to 2026. Any leftover balances in the 2026 account will be forfeited.
- You have until March 31, 2027 to submit claims for eligible health care and dependent care expenses incurred in 2026.

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