



San Joaquin County Retiree Benefits

2026 Open Enrollment

May 1, 2026 - May 29, 2026

Open Enrollment is the one time each year you can make changes to your retiree benefits. You may:

- Change your medical plan
- Add or remove dependents
- Enroll in retiree benefits for the first time
- Cancel coverage

If you do not make any changes, your current benefits will continue automatically for the next plan year.

Open Enrollment Update

We are transitioning from a fiscal-year benefit plan to a calendar-year plan. As part of this change, there will be two Open Enrollment periods in 2026.

May 2026 Open Enrollment Period

May 1 - 29, 2026

Elections made during this period will provide coverage from **July 1 to December 31, 2026**.

This is a 6-month transition coverage period.

October 2026 Open Enrollment

A second Open Enrollment will take place in **October 2026**. Elections made during this period will provide coverage for the full year: **January 1 to December 31, 2027**.

Looking Ahead

Beginning in 2027, Open Enrollment will occur once each year in October, with coverage effective January 1 through December 31.

Important Information

No Change

If you do not make changes to your health benefits during Open Enrollment, your current coverage will continue on July 1, 2026, as it is now. Your monthly premiums will change, effective July 1, 2026.

Canceling Coverages

If you want to cancel your retiree health, dental, or vision coverage, you must notify SJCERA. Otherwise, premiums will continue to be deducted from your retirement benefit.

Re-Enrollment Rules

If you cancel or opt out of SJCERA retiree medical coverage, you may not be able to enroll again in the future, unless you were continuously covered under another employer's group health plan and later lose that coverage.

Dependent Social Security Numbers

Social Security numbers are required for all dependents enrolled in coverage so claims can be processed.

How to Make Changes

Step 1: Review Plan Information

Review the available health plans and monthly premium rates.

For more information, visit the sjcera.org/retired-members/health-benefits/county-retiree-group-plans.

Step 2: Submit Your Applicable Enrollment Forms

Submit completed forms no later than Friday, May 29, 2026, at 5:00 PM.

Send forms to:

SJCERA
220 E. Channel Street
Stockton, CA 95202

Or Fax to: (209) 468-0480

For more information contact SJCERA at:
Phone (209) 468-2163
Email contactus@sjcera.org

Medicare Requirement

If you are eligible for Medicare Parts A and B, you must enroll.

If you do not enroll when eligible, claims may be processed as if Medicare were your primary coverage and your costs may increase.

Enrollment in Medicare Part D is not required if you have other creditable prescription drug coverage.



2026 Monthly Plan Premiums

Medicare HMOs (over 65)

Individuals and dependents all have Medicare. Members must assign Medicare Parts A and B.

Kaiser Permanente Senior Advantage			
	Traditional High Option Plan	Traditional Low Option Plan	Kaiser Northwest
Retiree	\$328.70	\$239.14	\$426.15
Retire + 1 Dependent	\$651.37	\$472.25	\$846.27

Medicare Coordinated (over 65)

Individuals and dependents all have Medicare. No assignment of Medicare required.

	CMCP or CMCP (Out-Of-Area)	Anthem Blue Cross Medicare Advantage
Retiree	\$1,454.90	\$785.14
Retire + 1 Dependent	\$2,905.38	\$1,564.25

Non-Medicare Plans (under 65)

Individuals and dependents all under age 65*.

	CMCP or CMCP (Out-Of-Area)	Sutter Health Plus HMO	Kaiser Permanente CA	Kaiser Permanente Northwest
Retiree Only	\$2,080.12	\$1,395.84	\$1,054.01	\$1,494.66
Retire + 1 Dependent	\$4,155.87	\$2,785.73	\$2,101.99	\$2,983.29
Retiree + Family	\$5,816.43	\$3,939.43	\$2,971.81	\$4,471.92

*Anyone under the age of 65 who is eligible for Medicare must enroll in Parts A and B, including the CMCP plan. If eligible to enroll and the retiree does not enroll, claims will be paid as if enrolled in Medicare, reducing the claims payments and increasing your out-of-pocket costs.

2026 Monthly Plan Premiums

Blended Family Plans

Families with Medicare and non-Medicare enrollees.

	CMCP	Kaiser Permanente Senior Advantage and Kaiser California		
	Over 65 and Under 65	High Option Plan	Low Option Plan	Kaiser Northwest
1 with and 1 without Medicare	\$3,530.61	\$1,376.68	\$1,287.12	\$1,914.78
1 with and 2 without Medicare	\$5,191.17	\$2,246.50	\$2,156.94	NA

*Blended low option only available if the retiree or subscriber has Medicare.

Dental and Vision

	United Healthcare Dental (DHMO Plan D125H)	Delta Dental (PPO Plan)	Vision Service Plan (VSP)
Retiree Only	\$18.26	\$42.68	\$5.91
Retiree + 1 Dependent	\$26.58	\$80.07	\$11.35
Retiree + Family	\$41.29	\$107.10	\$13.25