



2026 Open Enrollment

WHAT'S HAPPENING IN 2026

Open Enrollment is almost here—mark your calendar! This is your annual chance to review and update your benefits, so you can choose the coverage that best fits you and your family. You have until November 24th to make changes to your current elections which will be effective on January 1, 2026. *Even if you do not wish to make changes, we strongly recommend you reviewing the [Retiree Benefits Guide](#).*

We're excited to share what's happening in 2026, including:

Making Changes

If you are making changes, original signature open enrollment forms must be postmarked by November 24th and mailed to:

LRCCD - Employee Benefits
1919 Spanos Court
Sacramento, CA 95825

If you do not wish to make any changes, you do not have to take action, and your current health benefits will continue through December 2026 at the new rates listed below (unless you experience a mid-year qualifying event).

Enrollment Forms

You can review the 2026 Retiree Benefits Guide or obtain any necessary enrollment forms or plan summaries on our website: <https://employees.losrios.edu/employee-groups/retirees/retiree-benefits>.

Summary of Benefits & Coverage

As required by the Affordable Care Act (ACA), the Summary of Benefits and Coverage (SBC) for each of our medical plans must be made available to Los Rios employees eligible for medical insurance. SBCs are standardized benefit summaries which provide useful information about the medical plans in an easy-to-understand manner. The SBCs for the Kaiser, Sutter Health Plus, and Western Health Advantage plans can be found below:

Kaiser:

- **HMO:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/kaiser-sbc-traditional-hmo.pdf>
- **DHMO:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/kaiser-sbc-dhmo.pdf>
- **HDHP:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/kaiser-sbc-hdhp.pdf>

Sutter Health Plus:

- **HMO:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/shp-sbc-hmo.pdf>
- **HDHP:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/shp-sbc-hdhp.pdf>

Western Health Advantage:

- **HMO:** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/wha-sbc-premier.pdf>
- **HDHP (Individual):** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/wha-sbc-hdhp-self.pdf>
- **HDHP (Family):** <https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/wha-sbc-hdhp-family.pdf>

The 2026 medical premiums for retirees eligible for the \$367 District contribution and for those ineligible for the District contribution (dependents and retirees that did not meet the minimum qualifications) are listed on the next page.

United Healthcare (UHC) change

The new Medicare Advantage with Prescription Drug (MAPD) Plan will be provided by The Hartford Retiree Medical Plan and Express Scripts Medicare Prescription Drug Plan effective January 1, 2026. This plan will replace the prior UHC and PPO plans.

- We will be hosting an informational Retiree event detailing the new plan and answering any questions you may have. Retirees, spouses, and/or dependents are invited to attend.

November 4, 2025 10:00am PST: Virtual: Zoom Meeting

<https://us06web.zoom.us/j/83885468263>

Dial In: 1-646-931-3860

Meeting ID: 838 8546 8263

November 19, 2025 10:00am PST: In-Person: Los Rios Community College

District Office

Meeting Location: Board Room

1919 Spanos Ct

Dental Changes

During open enrollment, you have the opportunity to change from one dental plan to another, or to cancel coverage. **Please note that if you cancel or have previously cancelled dental coverage, you are not permitted to re-enter the dental plan.**

2026 Monthly Premiums

EARLY RETIREE PLANS (for retirees who are not yet Medicare eligible)		
Plan	Monthly Premium w/District Contribution	Monthly Premium w/o District Contribution
Kaiser HMO	-\$1,958.68	-\$2,325.68
Kaiser DHMO	-\$1,740.47	-\$2,107.47
Kaiser HDHP	-\$1,199.55	-\$1,566.55
Sutter HMO	-\$627.20	-\$994.20
Sutter HDHP	-\$498.50	-\$865.50
WHA HMO	-\$493.11	-\$860.11
WHA HDHP	-\$286.85	-\$653.85
MEDICARE PLANS (for retirees who are Medicare eligible)		
Kaiser Senior Advantage HMO	+\$80.22	-\$286.78
Hartford Medicare Supplement PPO	- \$205.50	-\$572.50

DENTAL PLANS			
	Single	Two Party	Family
Delta Dental PPO	-\$114.77	-\$205.06	-\$224.97
Delta Dental HMO	-\$26.23	-\$46.41	-\$50.45

If you have any questions about open enrollment, please contact the Employee Benefits Department at retirees@losrios.edu or at (916) 568-3070.



If you don't act during open enrollment, your elections from last year will roll over (with the exception of the UHC plans that will be replaced by The Hartford PPO). Elections made during open enrollment are effective January 1, 2026.