CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

Open Enrollment 2027

Office of Retirement Services (ORS)

Retiree Open Enrollment Is November 1–30, 2026

Open Enrollment for 2027 retiree health benefits runs from **Sunday, November 1** through **Monday, November 30, 2026**. Changes take effect January 1, 2027.

Forms received after November 30 will not be accepted.

📣 Federated retirees: Dental premium cost-sharing paused

The dental premium cost-sharing announced in our September 23 letter **will not be implemented** at this time. **See details below.**

Do I need to do anything?

You only need to submit a form if you want to:

- Make changes to any of your insurance enrollments, including medical, dental, or vision
- Add or remove a dependent
- **Re-enroll in Medical and/or Dental In-Lieu (required every year)**

If you're happy with your current coverage and are not in In-Lieu, you don't need to do anything.

⚠️ In-Lieu members: Your enrollment does not carry over.

To continue In-Lieu in 2027, you must submit a form. If you use MemberDirect, select your coverage level and choose **"Medical/Dental In-Lieu,"** then submit your form. Selecting "No Change" will **not** re-enroll you.

How to submit your form

- **Online:** Log in to MemberDirect, click "Open Enrollment," then complete and submit your form.
- **Fax:** (408) 392-6732
- **Mail or drop off:** Office of Retirement Services, 1737 N. 1st Street, Suite 600, San José, CA 95112 (Monday–Friday, 8 AM–5 PM)

You'll receive a confirmation email once we've received your form. **If you don't receive a confirmation email, please contact the Benefits Health Team** at SJROpenEnrollment@sanjoseca.gov or (408) 794-1000.

Your Open Enrollment packet

Packets will arrive by mail during the first week of November. If you haven't received yours by **November 7**, please contact us (see below).

If you're enrolled *only* in Voluntary Insurance (Vision or Personal Accident/AD&D), you will not receive a packet. You can find Vision plan details and the enrollment form on our Open Enrollment website. To add AD&D, call (408) 794-1000 and ask for a member of the Benefits Health Team.

Plan information online

Visit the Retirement Services Open Enrollment website to review 2027 rates, compare plans, sign up for carrier webinars and virtual office hours, and download forms.

Federated retirees: Dental premium cost-sharing paused

This update applies only to Federated retirees. Police and Fire retirees are not affected.

If you received our September 23, 2026 letter about dental premium cost-sharing, please note that the cost-sharing has been paused and **will not be implemented** at this time. If you're enrolled in Delta Dental PPO, your coverage will stay at no cost to you, and you don't need to do anything to keep it. Read more about the pause.

Webinars and virtual appointments

Want help choosing a medical plan? Anthem and Kaiser are offering online webinars and one-on-one virtual appointments to help you make an informed choice.

Online webinars

Carrier	Plan Type	Date	Time
Anthem	Non-Medicare	Monday, October 26, 2026	Recorded for Posting
Anthem	Medicare	Friday, October 30, 2026	10:00 AM–11:00 AM
Kaiser	Non-Medicare	Wednesday, October 28, 2026	11:00 AM–12:00 PM
Kaiser	Medicare	Monday, November 2, 2026	10:00 AM–11:00 AM

Find webinar links on our Open Enrollment website.

Personal appointments (virtual office hours)

Carrier	Plan Type	Date	Time
Anthem	Non-Medicare	Wednesday, October 29, 2026	1:00 PM–4:00 PM
Anthem	Non-Medicare	Tuesday, November 3, 2026	2:00 PM–5:00 PM
Anthem	Non-Medicare	Thursday, November 12, 2026	1:00 PM–4:00 PM
Anthem	Medicare	Friday, November 6, 2026	10:00 AM–2:00 PM
Anthem	Medicare	Tuesday, November 10, 2026	10:00 AM–2:00 PM
Kaiser	Non-Medicare	Thursday, October 22, 2026	Recorded for Posting
Kaiser	Non-Medicare	Thursday, November 5, 2026	10:00 AM–2:00 PM
Kaiser	Non-Medicare	Tuesday, November 10, 2026	9:00 AM–12:00 PM
Kaiser	Medicare	Friday, November 6, 2026	10:00 AM–2:00 PM
Kaiser	Medicare	Tuesday, November 10, 2026	10:00 AM–2:00 PM

Schedule your personal appointment on our Open Enrollment website.

What's new for 2027

- **Kaiser now covers chiropractic and acupuncture.** These services are provided through American Specialty Health Plans (ASH Plans). To find a provider, call (800) 678-9133 or visit www.ashlink.com/ash/kp.
- **Anthem Medicare rates are going down 2.31%.** The Anthem Medicare Advantage PPO now costs $2.42 for member-only coverage and $4.84 for member + spouse. Your cost depends on the lowest-cost plan available at your coverage level. View the 2027 rate sheets.
- **More benefits for Voluntary AD&D.** Starting January 1, 2027, the plan adds five new benefits: Child Survivor, Home Alteration and Vehicle Modification, Brain Damage, Burial and Cremation, and Natural Disaster. If you're already enrolled, these are added automatically.

Join us at the Retiree Health & Wellness Fair

📅 **Wednesday, November 4, 2026, 10 AM–2 PM**

📍 Okayama Room, Leininger Center

- Free biometric screenings and DermaScans from Kaiser
- Medicare workshops: bring your questions
- Please note: Kaiser is no longer offering flu shots at the fair

See full Health Fair details.

Donate to help shelter animals

Join us in supporting the San José Animal Care & Services Center by donating much-needed items for the animals in their care. Please bring your donations to the Retiree Health & Wellness Fair. See the list of suggested items.

Questions? We're here to help.

📧 SJROpenEnrollment@sanjoseca.gov

📞 (408) 794-1000 or toll-free (800) 732-6477

The Health Team
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