

Retiree Open Enrollment Begins November 1st!

Open Enrollment for retiree benefits effective January 1, 2026, **begins on Saturday, November 1, 2025 and ends on Sunday, November 30, 2025.** This is your annual opportunity to make changes to your insurance elections, re-enroll in medical and/or dental in-lieu (annual re-enrollment is required), and add or drop dependents from your coverages. The last day to submit your Open Enrollment form is November 30, 2025. Open Enrollment forms submitted after November 30, 2025 will not be accepted. **As always, you are only required to submit an Open Enrollment form if you’re making a change or re-enrolling in an in-lieu program.**

IMPORTANT: If you are currently enrolled in Health and/or Dental In-Lieu you will need to submit an Open Enrollment form and elect to enroll In-Lieu for 2026. In-Lieu does not automatically carryover into the next year!

Open Enrollment Packets:

Open Enrollment packets will be delivered via USPS by the first week of November, depending on where you live. For members who are only enrolled in Voluntary Insurances, you will NOT receive an Open Enrollment packet. Voluntary Insurance options include Vision and Personal Accident Insurance (AD&D). Visit the Retirement Services [Open Enrollment Website](#) for plan information and the required form for Vision enrollment. If you are interested in adding AD&D, please call Retirement Services at (408) 794-1000.

Open Enrollment Website:

The Retirement Services [Open Enrollment Website](#) is live! Visit our website to review 2026 Rates and Plan Comparisons, [Upcoming Carrier Webinars and Virtual Office Hours](#), and prepare your forms for submission. If you do not receive your Open Enrollment packet by November 7, 2025, please contact us at SJROpenEnrollment@sanjoseca.gov, (408) 794-1000 or (800) 732-6477.

How to Submit an Open Enrollment Change Form:

Submit online via [MemberDirect](#), fax to (408) 392-6732, or mail/drop-off at the Office of Retirement Services (office hours M-F, 8 AM -5 PM). For MemberDirect, login and click “Open Enrollment,” then complete and submit your form online. Please be advised, when re-electing “Health In-Lieu” in MemberDirect, you must select “Medical/Dental Health In-Lieu”. If you select “No Change”, you will not be re-enrolled in Health In-Lieu in 2026.

New in 2026:

- Anthem Medicare Advantage PPO 75 Plan**
We are introducing the new Anthem Medicare Advantage PPO 75 Plan for 2026. This new plan is nearly identical to the current Anthem Medicare Advantage PPO Plan, with one key difference — it includes a \$75 copay for emergency room visits. All other benefits and coverage remain the same.
- 2026 Vision Plan Change – Simplified & Enhanced**
Starting January 1, 2026, all employees currently enrolled in VSP Signature will move to VSP Choice, giving everyone the same plan with easier administration and better coverage. For more information about the VSP Choice plan, [click here](#).
- 2026 Medical Plan Rates**
Medical plans are seeing incremental changes for 2026. Non-Medicare rates are increasing between 0.29% - 14.5%. Your plans actual cost is directly related to the lowest cost plan offered for your level of coverage (member, member + spouse, etc.). For the 2026 rate sheets, [click here](#).

Retiree Health & Wellness Fair:

If you’re in town, please join us for our Health and Wellness Fair on **Wednesday, November 5, 2025 from 10:00 AM - 2:00 PM** in the Okayama Room at Leininger Center. [Click here](#) for more details!

- **Biometric Screenings and DermaScans!** Free on site through Kaiser.
- There will be 2 Medicare Workshops, starting at 10:30 AM and 12:30 PM.
- Note: Kaiser is no longer offering flu shots.

Animal Shelter Donation Drop-Off: Join us in supporting San José Animal Care & Services Center by donating much-needed items to help keep shelter animals comfortable during the colder months. Bring your donations to the Retiree Health & Wellness Fair. [Click here for additional details](#)

Webinars and Virtual Appointments:

Are you looking for more information about your Retiree Anthem or Kaiser medical plan offerings? Anthem and Kaiser are offering Webinars and Virtual Appointments to assist you in making informed choices about your medical plan. Use the links below to attend a webinar or register for a virtual appointment.

Online Webinar Presentations

Vendor	Type	Date	Time	Meeting Information*
Anthem	Non-Medicare	Monday, October 27, 2025	11:00 AM — 12:00 PM	Webinar links can be found on the Office of Retirement Services Open Enrollment website
Anthem	Non-Medicare	Tuesday, November 4, 2025	12:00 PM — 1:00 PM	
Anthem	Medicare	Monday, November 10, 2025	9:00 AM — 10:00 AM	
Kaiser	Non-Medicare	Friday, October 31, 2025	9:00 AM — 10:00 AM	
Kaiser	Non-Medicare	Wednesday, November 12, 2025	9:00 AM — 10:00 AM	
Kaiser	Medicare	Tuesday, November 11, 2025	10:00 AM — 11:00 AM	

Personal Appointments / Office Hours

Vendor	Type	Date	Time	Meeting Information*
Anthem	Non-Medicare	Wednesday, October 29, 2025	1:00 PM — 4:00 PM	Links to schedule your personal appointment can be found on the Office of Retirement Services Open Enrollment website
Anthem	Non-Medicare	Monday, November 3, 2025	8:00 AM — 11:00 AM	
Anthem	Non-Medicare	Wednesday, November 12, 2025	9:00 AM — 12:00 PM	
Anthem	Medicare	Wednesday, November 12, 2025	10:00 AM — 2:00 PM	
Anthem	Medicare	Friday, November 21, 2025	10:00 AM — 2:00 PM	
Kaiser	Non-Medicare	Monday, November 3, 2025	10:00 AM — 1:00 PM	
Kaiser	Non-Medicare	Thursday, November 6, 2025	10:00 AM — 1:00 PM	
Kaiser	Non-Medicare	Thursday, November 13, 2025	10:00 AM — 2:00 PM	
Kaiser	Medicare	Wednesday, November 12, 2025	10:00 AM — 2:00 PM	

The Health Team / 2026 Open Enrollment
City of San Jose / Office of Retirement Services

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