

October 29, 2026

Dear Federated Member Enrolled in a Retiree Dental Plan,

This message updates you on a change to retiree dental premiums. If you received a letter from the Office of Retirement Services (ORS) dated September 23, 2026, titled "Important Information About Your Retiree Dental Premiums," this update applies to it. If you did not receive that letter, the information below still applies to you.

The September 23 letter explained that, beginning with January 2027 coverage, members enrolled in Delta Dental PPO would pay the difference between the PPO premium and the premium for the lowest-cost dental plan.

ORS has paused this dental premium cost-sharing while the City reviews the related San José Municipal Code provision (SJMC § 3.28.2030). **The changes described in the September 23 letter will not be implemented at this time, and your dental premium will remain \$0.00.** If you wish to keep your current dental plan, no action is required. ORS will notify you directly when the City's review concludes.

For more information, please see:

- Our October 13, 2026 notice, [Update on Retiree Dental Premium Cost-Sharing – Implementation Paused](#) (also included in your Open Enrollment packet)
- Our webpage, [Federated Dental Premium Cost-Sharing: Implementation Paused](#)

We're sorry for any stress the September 23 letter may have caused, and we appreciate your patience.

Questions? Contact the ORS Health Team at (408) 794-1000 or retirement.health@sanjoseca.gov.

The Health Team
City of San José | Office of Retirement Services