

2025 Open Enrollment

# Benefits for a Life Well Lived

Review, choose and take care of your future



#### Overview

Kick off the Virtual Benefits Fair

Learn why benefits matter

Preview what's new for 2026

Learn how to use Open Enrollment resources



## Virtual Benefits Fair



### Virtual Benefits Fair Agenda

- Explore your benefit options and get answers to your questions
- Talk directly with trusted benefit carriers
- Get help understanding your options before you enroll

#### Wednesday, Oct. 10 and Thursday, Oct. 11

9-10 a.m. - Welcome - Benefits for a Live Well Lived

10-11 a.m. - Benefit and Health Carrier Pre-Recorded Videos

11 a.m. – 12 p.m. - Member Health Open Enrollment Webinar (Active & Retired CalPERS Members)

12-2 p.m. - Benefits Carriers

ARAG, ASI Flex, Delta Dental, Magellan, MetLife, Premier Access, Savings Plus, The Standard, Statewide Engagement Program, VSP and Western Dental

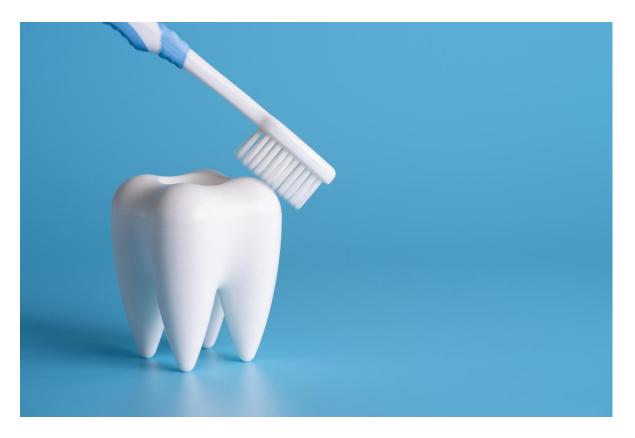
1-3 p.m. Health Carriers

Anthem Blue Cross, Blue Shield, CalPERS, HealthNet, Kaiser Permanente, Sharp, UnitedHealthcare and Western Health Advantage

# Why Benefits Matter



### Why Do Benefits Matter?



- Your benefits are a big part of your total compensation—around 45% of it.
- They help protect your health, support your finances, and give peace of mind.
- Open Enrollment is the one time each year to make changes—so don't miss it.

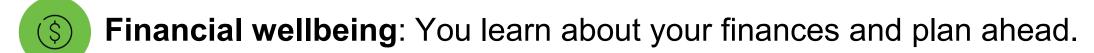
### How Your Benefits Support Your Wellbeing



Career wellbeing: You feel good about the work you do.



Social wellbeing: You make meaningful connections in your life.



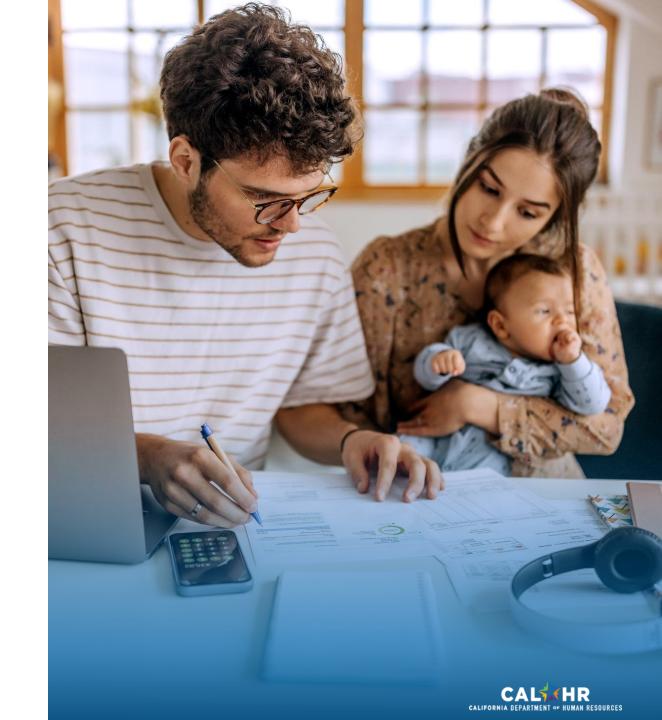




**Community wellbeing**: You get involved and make a difference.



# Open Enrollment



### **Open Enrollment**

- Enroll in or make changes to:
  - Health, dental and vision plans
  - COBRA
  - FlexElect Reimbursement Accounts
  - Cash options
  - Legal insurance
  - Long-term disability (LTD)
  - Supplemental life insurance

- Open Enrollment:
  Sept. 15 Oct. 10,
  2025
- Changes take effect Jan. 1, 2026



#### New for 2026

#### Pontal (Delta Dental PPO):

- Checkups, cleanings and basic dental treatments no longer count against your annual coverage limit
- Dependents on the Basic plan get \$500 more in covered services (up to \$2,000 per year)
- % Long-term disability and supplemental health insurance (The Standard)\*:
  - Add your spouse/domestic partner to enhanced accident and critical illness coverage
  - Get twice as much back (\$100) for completing a health screening
  - New support for your dependent's education if you become disabled

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- Get help with legal matters for your parents and grandparents
- New financial and tax services added to your coverage
- W Life insurance (MetLife)\*:
  - Your loved ones now receive Claims Concierge support to help with paperwork and planning during difficult times.
- \*Some benefits apply to eligible employees.
  Check with HR if unsure.



#### Ask Yourself...



Have your family needs changed?

 Could a FlexElect Reimbursement Account help with out-of-pocket costs?  Are all your dependents covered correctly?

 Do you have the right life or disability protection?



# Virtual Benefits Fair



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1-3 p.m. **Health Carriers** 

Anthem Blue Cross, Blue Shield, CalPERS, HealthNet, Kaiser Permanente, Sharp, UnitedHealthcare and Western Health Advantage

#### What to Do Next

### Review

# Review your current benefits

 Planning for medical procedures, financial changes, or other support for you or your family? Make sure your benefits meet your needs.

# Explore

### Explore your options

Use the Benefits
 Summary Guide, Benefits
 Calculator and other
 resources on the CalHR
 Open Enrollment website
 to compare plans and
 costs.

### **Enroll**

# Make your changes by Oct. 10

 Visit the How to Enroll or Make Changes webpage to get started. Changes take effect Jan. 1, 2026.



### **Final Thoughts**

Life changes—and your benefits can, too.

Don't leave financial savings or benefits services on the table.

Take a few minutes to review and choose what's right for you and your family.



# Open Enrollment Resources



### Open Enrollment Resources

- Open Enrollment webpage
- Benefits Calculator
- 2026 Benefits Summary Guide
- How to Enroll webpage
- Virtual Library
- Benefits Fairs
- Virtual Benefits Fair webpage

Note that this page will be unavailable shortly after the Virtual Benefits Fair concludes



# Thank you!

