



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.
-  **Financial wellbeing:** You learn about your finances and plan ahead.
-  **Physical wellbeing:** You prioritize your health.
-  **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

-  **Dental (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
-  **Group legal insurance (ARAG):**
 - Get help with legal matters for your parents and grandparents
 - New financial and tax services added to your coverage
-  **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...

- Are you planning any medical procedures in 2026?
- 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?



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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!