



## 2026 Open Enrollment

### WHAT'S HAPPENING IN 2026

Open Enrollment is here! This is your annual chance to review and update your benefits, so you can choose the coverage that best fits you and your family. You have until **October 27<sup>th</sup> at 9 p.m. PST** to log into the [site](#) and make your 2026 elections. *Even if you do not wish to make changes, we strongly recommend you log in to review your benefits.* The 2026 Benefit Guide can be found [here](#).

- **High Deductible Health Plan (HDHP) Educational Appointments:** We understand that there are still some questions about HDHPs. Based upon the positive feedback we received last year, we have once again partnered with Synergy to have their Benefit Counselors available virtually during the entire open enrollment period to answer any questions you might have about both HDHPs and Health Savings Accounts (HSAs).
  - Click [HERE](#) to make an appointment with a Benefit Counselor during the Open Enrollment Period

**NEW IN 2026—\$1,500 Health Savings Account (HSA) Contribution:** Eligible LRCFT employees who are actively enrolled in a qualified Los Rios HDHP plan and have an established HSA through Fidelity as of January 1 of the calendar year (2026 and 2027) will receive a one-time lump-sum HSA contribution of \$1,500 for that year. Contributions will be made in February 2026 and February 2027, respectively. Employees who enroll in an HDHP after January 1 (e.g., due to new hire, life event, or mid-year change), or who do not have an HSA established by January 1, or have a remaining balance in their Flexible Spending Account (FSA), if any, on January 1, will not be eligible for that year's contribution. Be sure to confirm that you meet [IRS eligibility requirements for HSA contributions](#) before enrolling.

- **Los Rios is Hosting Benefits Health Fairs:** Our insurance carriers will be here for you to speak to and learn more about each benefit. We encourage employees to attend to learn about Open Enrollment and the 2026 benefits.
  - **ARC | Oct. 7 | 8:30 – 10:30 am | Community Rooms 3 & 4**
  - **FLC | Oct. 7 | 1:30 - 3:30 pm | FL1-20**
  - **CRC | Oct. 8 | 8:30 - 10:30 am | WIN-150**
  - **SCC | Oct. 8 | 1:30 - 3:30 pm | Student Center**
- **Contribution Changes:** Despite efforts to manage rising insurance costs, **medical rates have increased effective January 1<sup>st</sup>, 2026.** If you do not take action, your current medical plan will automatically roll over, and the new deduction will be applied to your first paycheck of the calendar year (**January 2, 2026**). Action is essential to ensure you are fully aware of these changes and can make any necessary adjustments.

## LRCFT Medical Premiums

Traditional HMO and DHMO PLANS	Plan Monthly Premium	Unit Monthly Contribution to the Premium	Employee Monthly Contribution to the Premium	Employee Tenthly Contribution to the Premium
Kaiser HMO	\$2,659.96	\$1,602.00	\$1,057.96	\$1,269.55
Sutter HMO	\$2,121.10	\$1,602.00	\$519.10	\$622.92
WHA HMO	\$1,640.82	\$1,602.00	\$38.82	\$46.58
Kaiser DHMO	\$2,251.64	\$1,602.00	\$649.64	\$779.57

			Unit Monthly HSA Contribution to the Employee's HSA*			
HDHP PLANS	Plan Monthly Premium	Unit Monthly Contribution to the Premium	Individual	Family	Employee Monthly Contribution to the Premium	Employee Tenthly Contribution to the Premium
Kaiser HDHP	\$1,623.10	\$1,602.00	\$ -	\$ -	\$21.10	\$25.32
Sutter HDHP	\$1,846.50	\$1,602.00	\$ -	\$ -	\$244.50	\$293.40
WHA HDHP	\$1,392.95	\$1,392.95	\$100.00	\$150.00	\$ -	\$ -

\*So long as you are eligible to contribute to an HSA and the account is established with Fidelity.

\*\*If you are serving in an interim role, the rates displayed are as of your assignment on October 1st. They will return to those of your regular position at the end of the assignment.

- **Cash in Lieu:** As a reminder, if you waive medical benefits and provide qualifying documentation of your other coverage, you will be eligible for a monthly taxable payment of \$100.
- **Medical Plan Updates:** Many of the medical plans include slight plan changes for the upcoming plan year. Please review the benefits guide that will be available at the beginning of open enrollment to learn more.
- **Text Messaging Updates:** Stay Informed with Benefits Updates! Want quick, helpful reminders about your benefits? Text “Los Rios” to (833) 340-0265 to opt in for short updates and key Open Enrollment info.
- **ARAG Legal Plans:** The rates for these plans have increased slightly. Please review the [Benefit Guide](#) for details.
- **FSA Plan Elections Do Not Automatically Roll Over:** Keep in mind, the Flexible Spending Accounts (FSA) do not automatically roll over. They must be elected each year during Open Enrollment if you want to participate.
  - **2026 Changes:** The Dependent Care Flexible Spending Account (DCAP) plan limit is increasing to \$7,500 for the 2026 calendar year. The 2026 FSA plan limit has not yet been released by the IRS and will therefore remain unchanged at \$3300.



If you don't act during open enrollment, your elections from last year will roll over (with the exception of the FSA elections). Elections made during open enrollment are effective January 1, 2026.