



OPEN ENROLLMENT HIGHLIGHTS

Oct. 23 through Nov. 19, 2025

Open enrollment is your one-time opportunity each year to add, change, or remove benefit enrollment elections that will take effect on Jan. 1, 2026. To learn more, visit the [2026 Open Enrollment website](#).

What's New for 2026

Health Plan Premiums	<i>Some, but not all, of the medical, dental, and vision plan premiums will experience rate changes that will take effect Jan. 1, 2026.</i>
Flexible Benefit Plan (FBP) Credits	<i>As a result of union contract negotiations, the following employee groups will experience FBP credit increases for certain medical dependent coverage tiers: MEA, Local 127, POA, Local 986, and Unrepresented employees.</i>
FSA Annual Contribution Limits	<i>The Flexible Spending Account annual maximum for the 2026 plan year will be as follows:</i> • Dental/Medical/Vision (DMV) FSA: \$3,300 • Dependent Child Care (DCC) FSA: \$7,500

Provider Changes for Certain Employee Groups

The City of San Diego and their respective unions are committed to providing high-quality benefits at the best value for employees and their families. As a result of a competitive evaluation process, the City and Local 145 have contracted with new providers for 2026.

EyeMed Employees Impacted: <i>All employees, except MEA. MEA employees will still have their MEA VSP plan.</i> Beginning Jan. 1, 2026, EyeMed will be the City's new vision provider, replacing the VSP plan that is offered to L127, L145, L986, DCAA, POA, and unrepresented employees. EyeMed will provide two vision plan options: • EyeMed Silver Plan – Mirrors the current VSP plan, providing essential/basic coverage. • EyeMed Gold Plan – Offers enhanced benefits and expanded coverage. Important: Employees currently enrolled in the City's VSP plan will be automatically enrolled in the new EyeMed Silver Plan, unless they make a different vision plan election during the open enrollment window.
Local 145 Cigna HMO Employees Impacted: <i>L145 & Unrepresented Fire Safety employees</i> Beginning Jan. 1, 2026, fire safety employees will have an additional Cigna HMO plan option, sponsored by the International Association of Firefighters (Local 145). This Local 145 Cigna HMO plan will replace the existing Anthem plan, effective Jan. 1, 2026. Important: Employees currently enrolled in the Local 145 Anthem plan will be automatically enrolled in the new Local 145 Cigna HMO Plan, unless they make a different medical election during the open enrollment window.



Important Dates

Open Enrollment Begins Oct. 23, 2025	Last Day to Enroll Nov. 19, 2025	Dependent Verification Documentation Deadline Dec. 19, 2025	Benefit Changes Take Effect Jan. 1, 2026
--	--	---	--

Important Things to Know for Open Enrollment

Flexible Spending Account (FSA) Elections Do Not Carryover

FSA elections **do not carry over** from one year to the next. If you wish to participate in an FSA for the upcoming plan year, you must actively **re-enroll during Open Enrollment**.



Supplemental Life Insurance Special Options

During Open Enrollment, you do not need to provide evidence of insurability (proof of good health) for certain changes to employee and/or spouse supplemental life insurance, which include the following:

- *New enrollments of \$25,000 coverage*
- *Increasing spouse coverage from \$25,000 to \$50,000*
- *Increasing employee coverage by one level (tier), not to exceed \$250,000*

Important: If you take no action during the Open Enrollment period, most of your current 2025 elections will carry over to 2026. Employee's currently enrolled in the City's VSP plan and/or the L145 Anthem plan, will be automatically mapped to their respective replacement plans. Additionally, FSA elections do not carry over each year.

How to Access Benefits Information and Make Changes

Learn More: Please see the [2026 Open Enrollment Guide](#) or the [Open Enrollment Website](#) to find the Flexible Benefit Plan (FBP) credits, health plan options, and costs for the 2026 plan year.

Enroll and Make Changes: From [Citynet](#), log in to the SAP Portal and select the 2026 Open Enrollment tile. The application will walk you through the steps for reviewing, changing, and confirming your benefits enrollment.

Submit Dependent Verification Documents: If you are enrolling a new dependent in your health plan, you must submit dependent verification documents (birth certificate, marriage certificate, etc.) to benefits@sandiego.gov by Dec. 19, 2025. If you fail to provide dependent verification, your dependents could be disenrolled.



Don't Forget: The only time you are allowed to change your health benefit elections is during the City's annual Open Enrollment period. You are not allowed to change your benefits outside of the enrollment window, unless you experience an IRS qualifying life event (birth of a child, marriage, etc.). Visit the [Qualifying Events website](#) for more information.



Risk
Management

Flexible Benefits Office

Phone: 619-236-5924 Email: Benefits@sandiego.gov