



OPEN ENROLLMENT HIGHLIGHTS

Oct. 22 through Nov. 18, 2026

What's New for Plan Year 2027

No Carrier Changes

All medical, dental, and vision insurance carriers will remain the same for the 2027 plan year.

Health Plan Rate Increases

- ✓ **Medical:** All medical plans will have rate increases for 2027.
- ✓ **Dental:** Some dental plans will have rate increases for 2027, including the MEA MetLife HMO and Local 127 MetLife PPO.
- ✓ **Vision:** Vision plan rates will not increase for 2027.

Your 2027 health plan premiums will be reflected in your December 18, 2026 paycheck, which pays for January 2027 coverage.

FBP Credits: Review Your 2027 Costs

Flexible Benefit Plan (FBP) credit allotments have changed for select bargaining units and medical dependent coverage tiers. The City's FBP credits help offset the cost of medical coverage. However, FBP credits may not increase at the same rate as medical plan premiums. During Open Enrollment, be sure to review your personalized FBP credits and health plan costs in the Benefits Enrollment Portal. When considering your options, look at the full picture—including premiums, FBP credits, deductibles, copays, out-of-pocket costs, and your healthcare needs.

Increased Health FSA Limit

The Health FSA (DMV FSA) maximum annual contribution is increasing from \$3,300 to \$3,400 for eligible pre-tax healthcare expenses. If you wish to participate in the 2027 FSA, you must actively enroll during the City's Open Enrollment period. FSA elections from 2026 do not carryover into 2027.

Important Dates

Open Enrollment Begins

Oct. 22, 2026

Last Day to Enroll

Nov. 18, 2026

Dependent Verification Documentation Deadline

Dec. 18, 2026

Benefit Changes Take Effect

Jan. 1, 2027

Major Enhancement: Expanded Supplemental Life Insurance

New for 2027, expanded supplemental life insurance options provide additional coverage choices to help support you and your family's financial security.

- **Increased Maximum Coverage:** Employee Supplemental Life Insurance coverage is increasing from a maximum of \$500,000 to \$1,000,000, available in \$50,000 increments.
- **Higher Guaranteed Issue Amount:** The Guaranteed Issue Amount (GIA) for Employee Supplemental Life Insurance is increasing from \$250,000 to \$350,000.
- **Open Enrollment Guaranteed Issue:** During Open Enrollment, evidence of insurability is not required for a new election of \$25,000 or an increase of one coverage level (tier), up to \$350,000 for employee supplemental life and \$50,000 for spouse supplemental life.
- **New Child Life Option:** A new \$20,000 Child Life Insurance coverage option is available.

How to Access Benefits Information & Make Changes

Learn More

Review the [2027 Open Enrollment Guide](#) and [2027 Flexible Benefits Website](#) for information about: FBP credit amounts, medical, dental, and vision plan options, 2027 plan costs, coverage details and other benefit information.

Enroll or Make Changes

From [Citynet](#), log in to the SAP Portal and select the 2027 Open Enrollment tile. The application will guide you through reviewing, changing, and confirming your benefit elections. Submit your elections by 11:59 PM PT on November 18, 2026.

Submit Dependent Verification Documents

Adding a new dependent to your health plan? Submit required dependent verification documents, such as a birth certificate or marriage certificate, to benefits@sandiego.gov by December 18, 2026. Failure to provide required documentation may result in your dependent being disenrolled from coverage.

What Happens If You Do Nothing During Open Enrollment?

If you do not make changes during Open Enrollment, your current medical, dental, vision, and life insurance elections will automatically carry over to Plan Year 2027. **FSA elections are the exception.** You must actively re-elect your FSA contribution amount each year during Open Enrollment. This is required under IRS rules.

Don't Forget



The annual Open Enrollment period is generally the only time to make changes to your health benefit elections. Outside of Open Enrollment, changes are permitted only if you experience an IRS qualifying life event, such as marriage or the birth of a child. Visit the [Qualifying Events website](#) for more information.