

### PLAN AHEAD!

Don't wait until the last day of Open Enrollment to access your account. If you need to reset your PIN or password, you can only receive it via postal mail, or via a one-time text if you have a mobile number on file.



## Start Here: Find Your PIN and/or Password

The first thing you need to do to be ready for Open Enrollment is find your PIN and/or password. Your PIN is needed for the phone system, and your password is needed online. If you don't know them, or if you forgot them, follow the steps below.

### Using Your PIN

Your PIN is for the phone system. To reset your PIN, call the Benefits Service Center at 1-833-476-2347. Follow the prompts to generate a PIN or choose the option to speak with a Center of Excellence representative for assistance.

While on the phone, verify that your contact information and communication preference are up to date.


**Important note!** Only County of Orange employees can call using a PIN. A family member is not allowed to use your employee PIN.

### Using Your Password

Your password is used to access your online account. To set or reset your password, go to [My OC Benefits](#):

- **First-time users:** Click “New User?” and follow the prompts to set up your log-in credentials.
- **Current users:** Use the “Forgot User ID or Password?” option to reset your information.

While online, review your contact information and communication preference:

- From your homepage, go to the upper-right corner and click .
- Select “Personal Information.”

[My OC Benefits  
Log In Using SSO](#)

[CLICK HERE](#)

## MOST BENEFITS CONTINUE INTO 2026.

No action needed for most coverage. Here are the exceptions:

- 1 Health Care and Dependent Care Flexible Spending Accounts require annual re-enrollment. No election will result in a zero contribution for 2026
- 2 Optional Benefit Plan participants need to choose an allocation. No election will result in a taxable lump sum.

## 2026 Open Enrollment Checklist

- ✓ **October 6: Visit the Open Enrollment information page** at [hrs.oc.gov/2026OEActives](https://hrs.oc.gov/2026OEActives). You'll find resources about your 2026 benefits. This includes monthly health plan rates, the 2026 Health Plan Comparison Chart, educational videos, Summaries of Benefits and Coverages (SBCs), and the What to Know Guide.
- ✓ **October 6: Visit the Virtual Benefits Fair.** Use this online, self-guided benefits resource to find all the details you need about your 2026 benefits. See [page 9](#).
- ✓ **October 15: Open Enrollment begins.** Go to [My OC Benefits](#) or call the Benefits Service Center at 1-833-476-2347 (8 a.m. to 8 p.m. PT).
- ✓ **October 16, 23, and 30 (11 a.m. to 1 p.m.): Chat live with benefit plan vendors.** Get your questions answered in real time. See [page 9](#).
- ✓ **October 22 and 29: Attend a webinar.** Representatives from our health plans will be available to answer questions. See [page 9](#).
- ✓ **November 4: The last day of Open Enrollment.** The deadline is 8 p.m. PT by phone or 11:59 p.m. PT online.
- ✓ **November 12: The last day to correct any errors** on your Confirmation of Benefits. See [page 12](#).
- ✓ **November 13 or after: Outreach to Optional Benefit Plan (OBP) participants.** The Benefits Service Center will contact OBP participants to set up FSA automax elections. See [page 6](#).
- ✓ **December: Submit any requested documentation** if you add a new dependent or waive health coverage for the first time. See [page 12](#).
- ✓ **January 31: The appeals deadline for Your Pathway to Wellness Credit.** See [page 10](#).



# How to Enroll

**Online:**  
**My OC Benefits** or link  
from **IntraOC**

**Phone:**  
**Benefits Service Center**  
**1-833-476-2347**

**Alight Mobile App:**  
**Scan the Code**



## Have Questions?

**IVA (Intelligent Virtual Assistant):** For any questions you have, look for the button at the bottom right of every page.

**Start a web chat:** From the bottom of any page, choose Contact Us > General Information > “Chat With Us” link.

**Take advantage of extended hours:** October 15 – November 4, Monday through Friday (8 a.m. to 8 p.m. PT).

**Get assistance with the setup:** Go to [My OC Benefits](#). Look for the “Recommended” section of the homepage and find the Quick Reference Guide by scrolling right or left on the carousel menu titles.



# What's New for 2026

## Health Plan Rates

Health care costs continue to rise for the County. Factors such as medical inflation, a growing prevalence of chronic conditions, and advances in medical and drug technology have impacted costs for the County and our health plan partners. Last year in particular, the County's plans experienced an increase in very large claims and prescription drug costs. We were also required to make state-mandated changes that impacted our plan costs.

For the Sharewell Choice PPO specifically, costs have increased dramatically. 2026 costs will be more than 35% higher compared to last year. In order to more appropriately share the increasing health care costs among all plan participants, the Sharewell credit will be reduced in 2026.

**For 2026, paycheck deductions will increase by the amounts noted below.** To find the exact cost for your plan, go to [My OC Benefits](#).

- Cigna Choice HMO: 14.8 percent
- Cigna Select HMO: 14.8 percent
- Kaiser Choice HMO: 4.2 percent
- Wellwise Choice PPO: 13 percent
- Sharewell Choice PPO: The payroll credit will reduce to half the current amount, meaning your paycheck deductions will increase.

### DO I NEED TO TAKE ACTION DURING OPEN ENROLLMENT?

Most benefits continue automatically into 2026. However, you DO need to take action for the following:

- **Health Care and Dependent Care Flexible Spending Accounts** require annual re-enrollment. No election will result in a zero contribution for 2026.
- **Optional Benefit Plan** participants need to choose an allocation. No election will result in a taxable lump sum.



## NEW INFERTILITY TREATMENT

Effective January 1, 2026, California's Senate Bill 729 mandates that fully-insured large group health plans cover infertility diagnosis and treatment. This impacts the County's Cigna Choice, Cigna Select, and Kaiser Choice HMO plans. It does NOT apply to the Sharewell Choice or Wellwise Choice PPOs because they are self-funded plans.

This law broadly defines infertility and ensures nondiscriminatory coverage for various fertility services, including in vitro fertilization. Coverage will be provided in accordance with guidelines from the American Society for Reproductive Medicine and include a maximum of three completed oocyte retrievals and unlimited embryo transfers.

You can learn more about accessing these benefits from Cigna and Kaiser representatives. They'll be available to answer questions at the Virtual Benefits Fair and the lunchtime webinars. See [page 9](#) for details.

## Medical Plans

Beginning January 1, 2026, the following changes will apply to the County's medical plans.

PLAN NAME	BENEFIT CHANGE
<ul style="list-style-type: none"><li>• <b>Cigna Choice HMO</b></li><li>• <b>Cigna Select HMO</b></li><li>• <b>Kaiser Choice HMO</b></li></ul>	To comply with California legislation, coverage for the diagnosis and treatment of infertility will be covered. For details, see the blue box on the left.
<ul style="list-style-type: none"><li>• <b>Sharewell Choice PPO</b></li><li>• <b>Wellwise Choice PPO</b></li></ul>	There are no changes. For details about why infertility enhancements do not apply to these plans, see the blue box on the left.



## Health Care Reimbursement Account

For the Health Care Reimbursement Account, there are a few changes for 2026 that you should be aware of.

- **The plan name will change to Health Care Flexible Spending Account.** You'll also see it referenced as the Health Care FSA or HCFSA.
- **The annual contribution limit** will increase for 2026. The limit is typically announced by the IRS after the County's Open Enrollment period ends.

**New! Automax feature:** If you'd like to elect the maximum amount for the Health Care FSA in 2026, you can use the new automax feature during Open Enrollment. If you choose this option, your Health Care FSA contribution will automatically adjust to the maximum once the 2026 IRS limit is released. You can only elect the automax feature when enrolling online.

### **Optional Benefit Plan (OBP participants):**

If you use the OBP to reach the HCFSA maximum, you won't be able to choose the automax feature during Open Enrollment. However, you'll be contacted after November 13 by the Benefits Service Center to get your automax election set up.

### **NOT SURE IF THE OBP APPLIES TO YOU?**

To confirm your eligibility, refer to your Memorandum of Understanding.

- **If you have a Health Care FSA today,** the amount that you can roll over from 2025 into 2026 will increase to \$660. However, you must re-enroll in the Health Care FSA for 2026 to use rollover funds. 2025 rollover funds will automatically transfer to your account at the beginning of April 2026; any amount over \$660 will be forfeited.

### **ROLLING OVER HEALTH CARE FSA FUNDS TO 2026?**

You must re-enroll in the Health Care FSA for 2026 to access your 2025 rollover funds.

### **IMPORTANT! WANT AN FSA IN 2026?**

Current FSA elections will NOT carry over to 2026. If you want to participate in a Health Care or Dependent Care FSA, you need to re-enroll for the coming year.

## Dependent Care Reimbursement Account

- **The plan name will change to Dependent Care Flexible Spending Account.** You'll also see it referenced as the Dependent Care FSA or DCFSA.
- **New!** For the first time in decades, the IRS will increase the annual contribution maximum. For 2026, it will be \$7,500 if married filing jointly, or \$3,750 for married filing separately.

### **USE YOUR 2025 FUNDS!**

If you participate in an FSA today, you have until March 31, 2026, to submit claims for reimbursement of your 2025 eligible expenses. Check out the list of **over-the-counter items** that qualify.



# Flexible Spending Accounts (FSAs)

Looking for ways to reduce how much you pay in taxes? You can boost your annual take-home pay by participating in a tax-advantaged FSA. These accounts allow you to pay for things you're likely already buying — but on a tax-free basis.

## Health Care FSA



**A Health Care FSA** allows you to set aside pre-tax money for eligible health care expenses. The maximum contribution for 2025 is \$3,300.\*



**Covers** health care expenses for you, your spouse, and eligible dependents.



**Use it for** eligible medical, dental, vision, and prescription drug expenses. For details, see [Publication 501](#) and [IRS Publication 502](#).



**Pay** for your expenses using an FSA debit card, or submit claims online or via the mobile app.



**Roll over** \$660 of funds from 2025 to 2026, if you're not able to spend it all in the year. To access rollover funds, you also need to re-enroll in an FSA for 2026.

\*This is the 2025 annual maximum. The IRS will announce the 2026 limit sometime after the County's Open Enrollment period ends.

**New! Automax feature:** If you'd like to elect the maximum Health Care FSA contribution for 2026, you can use the new automax feature during Open Enrollment. If you choose this option, your Health Care FSA contribution will automatically adjust to the maximum once the 2026 IRS limit is released. You can only elect the automax feature when enrolling online.

**Note for OBP participants:** Do you want to use any of your OBP to reach the HCFSA maximum? You won't be able to choose the automax feature during Open Enrollment. However, you'll be contacted after November 13 by the Benefits Service Center to get your automax election set up. To see if you're eligible for the OBP, refer to your Memorandum of Understanding.

## Dependent Care FSA



**A Dependent Care FSA** allows you to set aside pre-tax money for eligible dependent day care expenses. For 2026, contribute up to \$7,500 if married filing jointly, or \$3,750 for married filing separately.



**Covers** day care expenses for your eligible dependents. This includes children under age 13, plus adults and kids of any age who are physically or mentally incapable of caring for themselves.

Important note! This account is NOT for medical and health care expenses.



**Use it for** child and elder day care while you work, such as after-school care, summer day camp, preschool, and care for a dependent adult. For details, see **Publication 503**.



**Pay** for your expenses from your pocket, then submit claims to get reimbursed (either online or via the mobile app).



**Use up all the funds** or you'll lose them. They don't carry over from one year to the next.

To learn more about FSAs:

- Go to **My OC Benefits** and click on the Open Enrollment welcome page. From there, click “Helpful Videos About Benefits,” then look for the “Learn About the County’s Flexible Spending Accounts” and “How to Save Money with a Health Care FSA” videos.
- Consult with your financial advisor to understand the benefits and tax savings associated with these accounts for your personal situation.

# Resources to Learn About Your 2026 Benefits

One of the best ways to get informed is to attend an Open Enrollment learning event. If you plan to post a leave balance during the workday, be sure to request approval from your supervisor in advance.

VISIT THE VIRTUAL BENEFITS FAIR	CHAT LIVE WITH BENEFIT PLAN VENDORS	ATTEND A WEBINAR
<p><b>Beginning October 6:</b></p> <p>Go to <a href="http://www.VirtualFairHub.com/coo">www.VirtualFairHub.com/coo</a> (Username: COO2026, Password: Benefits2026).</p> <p><b>The Virtual Benefits Fair</b> is an online, self-guided tool that you can join at any time of the year.</p> <p>There are booths for each of our vendors, along with resources to help you make the most of your benefits all year long.</p>	<p><b>On October 16, 23, and 30:</b></p> <p>Go to <a href="http://www.VirtualFairHub.com/coo">www.VirtualFairHub.com/coo</a> (Username: COO2026, Password: Benefits2026).</p> <p><b>Get your questions answered in real time</b> by chatting with our health plan and retirement savings plan vendors. Choose from these three sessions:</p> <p>October 16 (11 a.m. to 1 p.m.)            October 23 (11 a.m. to 1 p.m.)            October 30 (11 a.m. to 1 p.m.)</p>	<p><b>On October 22 and 29:</b></p> <p>There will be lunchtime webinars. Representatives from our health plans will be available to answer questions.</p> <p><b>Webinar Session 1:</b>            October 22 (Noon to 1 p.m.)  <a href="#">Click here to register.</a></p> <p><b>Webinar Session 2:</b>            October 29 (Noon to 1 p.m.)  <a href="#">Click here to register.</a></p>



## WANT TO WIN A PRIZE?

**On October 16, 23, and 30 only**, if you visit at least five booths at the Virtual Benefits Fair, you'll unlock an entry form for a chance to win. Multiple winners will be chosen!

## CHANGES AFTER OPEN ENROLLMENT ARE LIMITED

As defined by the IRS, after Open Enrollment ends, you may change your benefits during the year only if you experience a Qualified Life Event (QLE). QLEs include:

- Marriage or domestic partnership registration
- Divorce
- Birth or adoption
- Gain or loss of coverage
- You or a covered dependent moves outside the plan's service area
- Any change to your childcare provider/situation that results in a change in cost of 10 percent or more (Dependent Care FSA elections only)

Benefit changes must be made within 30 days of the event. Contact the Benefits Service Center at 1-833-476-2347 to initiate changes after a QLE.

# 2026 Wellness Credit: Important Reminders

Be sure to verify whether you'll receive the 2026 Wellness Credit, which reduces your paycheck cost for medical coverage. Log in to the [Your Pathway to Wellness portal](#) to:

- **See if you earned the Wellness Credit.** Scroll to the “Rewards” section on the homepage. If the point tally shows 100 or more on or before August 15, 2025, you've earned the 2026 credit.

**If you're enrolled in Sharewell Choice PPO, you're not eligible for a Wellness Credit.**

- **Find out if you're Wellness Credit exempt.** Scroll to the “Rewards” section on the homepage. If the program name is listed as “Opportunity Drawing Rewards (Wellness Credit Exempt),” this means you're exempt from the Wellness Credit program requirements — and you automatically receive the credit.

## TIP! Check to see if the credit is showing for 2026

If you earned the Wellness Credit for 2026, you should see a discounted rate on [My OC Benefits](#) during Open Enrollment. Then go to [My OC Benefits](#) October 15 through November 4 to confirm that the Wellness Credit field displays “Yes.” If you have questions about the Wellness Credit, email WebMD at [yourpathway@webmd.net](mailto:yourpathway@webmd.net) or call 1-800-492-9812, Monday through Friday (5:30 a.m. to 5 p.m. PT).

## County Couples Program

If you and your spouse/domestic partner are enrolled as Employee Married to Employee (EME) in the County Couples Program and the subscriber did not earn the Wellness Credit, you'll miss out on the Wellness Credit discount for 2026. As a result, your cost will be 5 percent higher, beginning with the first paycheck in 2026.

## Have questions or need to file a Wellness Credit appeal?

Call WebMD Customer Service at 1-800-492-9812, Monday through Friday (5:30 a.m. to 5 p.m. PT). Appeals will be accepted through January 31, 2026. Be prepared to provide details about the extenuating circumstances that prevented you from completing the Wellness Credit between May 19 and August 15, 2025.

## COUNTY COUPLES PROGRAM

If you and your spouse/ domestic partner are part of the County Couples Program (also known as the Employee Married to Employee Program), the employee who's listed as the subscriber must attest annually that they meet the program's requirements.

If the subscriber didn't complete the attestation by September 10, 2025, there's one last opportunity to qualify for 2026. If this applies, the subscriber will receive a dependent verification notice after the close of Open Enrollment. If the requested documentation is not provided by the deadline on the notice, you and your spouse/domestic partner will each be enrolled in individual health plans at the regular employee rates for 2026.

Note: If you're enrolled in an AOCDS health plan, you need to wait until the AOCDS Open Enrollment or until you experience a Qualified Life Event to enroll in the County Couples Program.

## Have Double Coverage?

If you're enrolled in a County medical plan and ALSO have coverage through your spouse/domestic partner, it does NOT mean that you'll get twice the benefits. Here's how your two plans work together.

- 1 Primary coverage:** Your County coverage is primary, meaning it's the first insurance plan to process the claim. The amount the plan pays depends on if you've satisfied any deductible, copay, or coinsurance requirements.
- 2 Secondary coverage:** Coverage through a spouse/domestic partner is secondary. The secondary plan typically calculates what it would have normally paid, and subtracts any amount already paid by your primary plan. Here are a couple of things to keep in mind:
  - If you're enrolled in Sharewell Choice PPO or Wellwise Choice PPO, you need to meet the deductible (and other cost sharing) under your primary County coverage *before* your secondary plan will consider paying on your claim.
  - If you have Cigna Choice HMO, Cigna Select HMO, or Kaiser Choice HMO, your primary County coverage generally has low out-of-pocket costs. As a result, your secondary plan will often not pay any additional benefits.

### YOUR COUNTY COVERAGE IS ALWAYS PRIMARY

If you don't want your County coverage to be primary, you can choose to waive County coverage during Open Enrollment. That way, coverage through a spouse/domestic partner can be your primary coverage.

## Sharewell Choice PPO and Medicare Eligibility

If you or a dependent is enrolled in Sharewell Choice PPO, there are some things you need to know if you become eligible for Medicare.

- **Your prescription drug plan does NOT provide creditable coverage.** That means you generally have lower prescription coverage than with a standard Medicare Part D prescription drug plan.

### NON-CREDITABLE COVERAGE COULD COST YOU.

You need to enroll in a Part D plan when you first become eligible for Medicare. If you don't, you'll be penalized with higher premiums when you finally do enroll — unless you had *creditable* coverage elsewhere.

- **Even if you're still employed, you may want to enroll in Medicare Part D.** Without creditable coverage under Sharewell Choice PPO, you should consider enrolling in a Medicare Part D plan once you become eligible for Medicare.

For more information, visit the [Medicare website](#) or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



# What to Do After You Enroll

After you enroll, there are additional steps you need to take to be fully ready for 2026.

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**1 Check the accuracy of your Confirmation of Benefits.**

- If you enroll online, print your confirmation upon completion.
  - If you enroll by phone, the confirmation will be mailed to your home or emailed to your secure mailbox at [My OC Benefits](#). The location depends on your designated communication preference.
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**2 Make any corrections November 5 – 12.** If your Confirmation of Benefits has any incorrect information, this correction period is the time to make updates by calling the Benefits Service Center at 1-833-476-2347, Monday through Friday (8 a.m. to 6 p.m. PT). If you don't make changes, the coverage displayed on your Confirmation of Benefits will be in place throughout 2026. After that, you can no longer make changes, unless you experience a Qualified Life Event. **(The Optional Benefit Plan (OBP), if applicable, is the only benefit that you cannot make changes to during the correction period.)**

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**3 Submit required dependent verification if you enroll a new dependent.** If you add a new dependent for the first time during Open Enrollment, you must provide dependent verification documentation. You'll receive a dependent verification notice in the mail shortly after Open Enrollment ends. If you don't submit the requested documentation by the deadline on the notice:

- Your new dependent won't have coverage for 2026, and
- You won't receive a refund for any dependent premiums you pay during the period of ineligibility.

Learn more on [My OC Benefits](#). Click "Plan Information" and look for the Dependent Eligibility Definitions and Required Documents flyer.

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**4 If you waive coverage, provide proof of continuous coverage.** If you waive coverage for the first time in 2026, you'll receive a notice via your preferred method of communication shortly after Open Enrollment ends, and also in your secure mailbox on [My OC Benefits](#). You'll have 30 days to provide the requested information. If you don't, you'll be automatically enrolled in a County health plan.

## WANT TO WAIVE COVERAGE FOR THE FIRST TIME?

You can waive County coverage during Open Enrollment, provided you have other health coverage (for example, through your spouse/domestic partner's employer). To learn more, go to [My OC Benefits](#) and click "Plan Information" to find the Waiving County Health Coverage flyer.

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## DO YOU KNOW WHO YOUR BENEFICIARIES ARE?

If something were to happen to you, the last thing you'd want is a delay in benefit payments for your family. Make sure you have up-to-date beneficiaries:

- Life and AD&D Insurance
- 457 Defined Contribution Program

## Retirement Spotlight

If you're starting to think about retirement, you can learn about the County's retiree health care options at [hrs.oc.gov/retiree.benefits](https://hrs.oc.gov/retiree.benefits). There you'll find information and forms, such as the Intent to Retire and/or Attaining Medicare Summaries, Retiree Health Plan Rates, the Retiree What to Know Guide, and the Retiree Medical Plan Document.

You can also learn more about the Health Reimbursement Arrangement (HRA) and the frozen Retiree Medical Grant. When you retire, you may have one (or both) of these benefits available to you, depending on what you elected in 2023.

## Attend the Retiree Open Enrollment Fair



If you'd like to talk with representatives from the County's retiree health plans, be sure to attend the Retiree Open Enrollment Fair.

**When:** October 21 (9 a.m. to 4 p.m.). [Register here](#) or scan the QR code with your phone.

**Where:** 601 N. Ross St., Santa Ana, CA 92701

**Medicare health plans session:** 9 to 11:30 a.m.

**Non-Medicare health plans session:** 1:30 to 4 p.m.

**Parking:** P4 parking lot at 630 Broadway Street (enter from Broadway)

### HAVE QUESTIONS ABOUT RETIREE HEALTH PLANS OR BENEFITS?

Call the Benefits Service Center at 1-833-476-2347. You can also go to [My OC Benefits](#) and start a web chat with a Benefits Specialist.

## Save for the Future: 457 Defined Contribution Program

Full-time and part-time employees are eligible to enroll in the 457 Defined Contribution Program through Empower Retirement. This plan lets you save and invest part of your salary through pre-tax and/or Roth after-tax contributions. The table below shows the maximum that you can contribute based on your age.

2025 CONTRIBUTION MAXIMUMS*		
	Pre-Tax and Roth Contributions	Catch-Up Contributions
<b>Under Age 50</b>	\$23,500	N/A
<b>Age 50 – 59</b>	\$23,500	\$7,500
<b>Age 60 – 63</b>	\$23,500	\$11,250
<b>Age 64+</b>	\$23,500	\$7,500

\*The limits shown here are for 2025. 2026 amounts were not yet released by the IRS at the time this newsletter was published. As a result, 2026 maximums may differ.

Other highlights include:

- You can enroll or change your contribution at any time — there's no need to wait for Open Enrollment.
- You have the option to borrow against your account and pay yourself back with interest.
- This plan is separate from your pension through OCERS.

To learn more, visit the [County of Orange Defined Contribution Program](#) website or call 1-866-457-2254.