



COUNTY OF ORANGE

2027 OPEN ENROLLMENT

October 14 –
November 3,
2026



What Do I Need to Do?

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

1. **Health Savings Account (HSA):** If you want to participate in the new HSA feature available **exclusively with Sharewell Choice PPO (High Deductible Health Plan, or HDHP)**, you need to set up your HSA during Open Enrollment. See [page 6](#) for details.
2. **Health Care and Dependent Care Flexible Spending Accounts (FSAs):** You must actively enroll each year to participate. No election means no contribution in 2027, and you will not be eligible to carry over unused Health Care FSA funds from 2026 to 2027.
3. **Optional Benefit Plan (OBP) participants:** You need to choose an allocation or you'll receive a taxable lump sum. New for 2027, if you enroll in an HSA, you can allocate OBP funds to it!



Plan Ahead!

Don't wait until the last day of Open Enrollment to access your benefits enrollment 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.

It's time to review your health care coverage
and make any changes for 2027.



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. 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 the “Don’t have User ID” link on the login page and follow the prompts to set up your credentials.
- **Current users:** Enter your User ID and then use the “Forgot 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

County Employees Only:
[CLICK HERE](#)



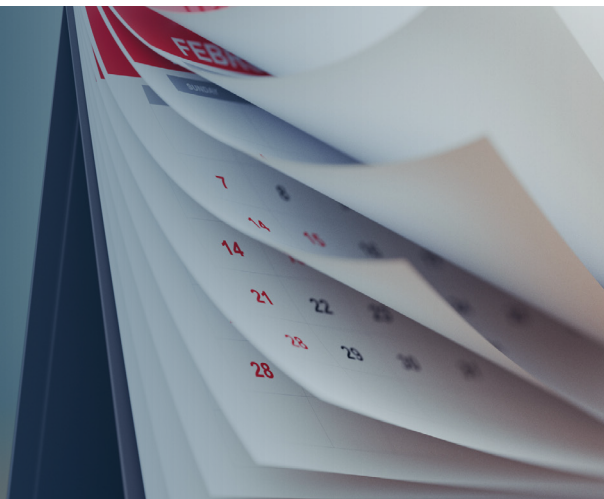
2027 Open Enrollment Checklist

- ✓ **October 7: Visit hrs.oc.gov/2027OEActives** for 2027 Open Enrollment resources, including health plan rates, Health Plan Comparison Chart, educational videos, Summaries of Benefits and Coverages (SBCs), and the What to Know Guide.
- ✓ **October 7: Explore the Virtual Benefits Fair** for a self-guided overview of your 2027 benefits. See [page 10](#).
- ✓ **October 14: Open Enrollment begins.** Make your elections online at [My OC Benefits](#) or over the phone with the Benefits Service Center at 1-833-476-2347. Hours are extended during Open Enrollment: Monday through Friday, 8 a.m. to 8 p.m. PT.
- ✓ **October 14 (12 to 1 p.m.): Attend the OE Kickoff webinar.** Health plan representatives will be available to answer your questions. See [page 10](#).
- ✓ **October 15 (11 a.m. to 1 p.m.): Join live virtual office hours** with health plan providers and partners for real-time answers. See [page 10](#).
- ✓ **October 20 (12 to 1 p.m.): Join the Kaiser Choice HMO webinar** for plan highlights, tips to make the most of your health plan, and live Q&A with a Kaiser representative. See [page 10](#).
- ✓ **October 21 (12 to 1 p.m.): Join the Cigna Choice and Cigna Select HMO webinar** for plan highlights, tips to make the most of your health plan, and live Q&A with a Cigna representative. See [page 10](#).
- ✓ **October 27 (12 to 1 p.m.): Join the Sharewell Choice and Wellwise Choice PPO webinar** for plan highlights, tips to make the most of your health plan, and live Q&A with Blue Shield and Optum Rx representatives. See [page 10](#).
- ✓ **October 28 (12 to 1 p.m.): Attend the HealthEquity HSA webinar** to learn how an HSA can benefit you. Get your questions answered by a HealthEquity expert. Note: The HSA is only available if you enroll in Sharewell Choice PPO (HDHP) for 2027. See [page 10](#).
- ✓ **October 29 (11 a.m. to 1 p.m.): Join live virtual office hours** with health plan providers and partners for real-time answers. See [page 10](#).
- ✓ **November 3: The last day of Open Enrollment.** The deadline is 8 p.m. PT by phone or 11:59 p.m. PT online.
- ✓ **November 10: The last day to correct errors** on your Confirmation of Benefits. See [page 13](#).
- ✓ **November 12 or after: OBP participants** are contacted by the Benefits Service Center to set up Health Care FSA automax elections. See [page 13](#).
- ✓ **December: Submit requested documentation** if you add a new dependent or waive health coverage for the first time. See [page 13](#).
- ✓ **January 31: Last day to appeal** the Your Pathway to Wellness Credit. See [page 11](#).

DON'T FORGET THESE THREE THINGS!

Elections are required for:

- 1 The new Health Savings Account (available only for Sharewell Choice PPO (HDHP) members)
- 2 Health Care and Dependent Care Flexible Spending Accounts
- 3 Optional Benefit Plan allocations (if eligible)





How to Enroll



My OC Benefits
mybenefits.ocgov.com

IVA (Intelligent Virtual Assistant): For any questions you have, look for  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.



Benefits Service Center
1-833-476-2347

Take advantage of extended hours: October 14 – November 3, Monday through Friday (8 a.m. to 8 p.m. PT).



Alight Mobile App

Download the app: Go to your favorite app store and search for “Alight Mobile.” Once you’ve downloaded the app, enter “County of Orange” in the search bar and sign in with your User ID and password.

What's New for 2027

Health Plan Rates

For 2027, 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: 10.6 percent
- Cigna Select HMO: 10.6 percent
- Kaiser Choice HMO: 9.8 percent
- Wellwise Choice PPO: 7 percent
- Sharewell Choice PPO (HDHP): no change

Why Rates Are Changing

Health care costs are rising nationwide, and our plans are not immune to that trend. Increases at the County are due to factors like increased use, higher prices for routine care and prescription drugs, higher-cost advanced treatments, and increased catastrophic claims. The rate increases for Wellwise Choice PPO and Sharewell Choice PPO (HDHP) also reflect the fact that medical claims exceeded the premiums collected for those plans.

The County continues to cover the bulk of your premiums. We remain committed to providing quality, comprehensive coverage and will continue working with our carriers to manage costs where possible.



Benefit Changes

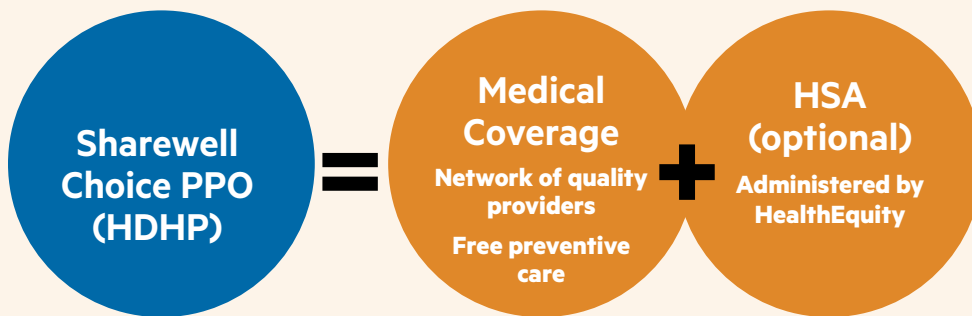
Medical Plans

Beginning January 1, 2027, the following changes will apply to the County's medical plans.

MEDICAL PLAN	BENEFIT CHANGE
Cigna Choice HMO	NEW! Acupuncture will be covered after a \$15 copay per visit, up to 30 visits/year.
Cigna Select HMO	NEW! Acupuncture will be covered after a \$10 copay per visit, up to 30 visits/year.
Kaiser Choice HMO	NEW! Acupuncture will be covered after a \$15 copay per visit, up to 30 visits/year (combined limit for acupuncture and chiropractic care).
Sharewell Choice PPO (HDHP)	NEW! This plan will offer an optional Health Savings Account (HSA) feature through HealthEquity. An HSA is a tax-advantaged savings account used to pay for eligible health care expenses. An HSA is only available with a High Deductible Health Plan (HDHP), like Sharewell Choice PPO (HDHP). The HSA is funded by pre-tax contributions that you elect. The amount you choose is automatically deducted from your paycheck, making it an easy and consistent way to save. Funds roll over year after year with no “use it or lose it” deadline. Even if you change medical plans, retire, or leave the County, your HSA balance stays with you. That means you can use the funds now for eligible expenses, or let your savings grow to cover future expenses, like in retirement. To learn more, see “New Health Savings Account: Available with Sharewell Choice PPO (HDHP)” on the next page. Sharewell Choice PPO (HDHP) and the Health Care FSA: IRS rules don't allow you to have both an HSA and a general-purpose Health Care FSA at the same time. During Open Enrollment, you'll only be able to choose one of these accounts for 2027. Have a Health Care FSA in 2026, but plan to elect the HSA for 2027? It's recommended that you use your Health Care FSA balance by December 31, 2026.
Wellwise Choice PPO	There are no changes.

New Health Savings Account: Available with Sharewell Choice PPO (HDHP)

Beginning January 1, 2027, the Sharewell Choice PPO (HDHP) will be paired with an optional Health Savings Account (HSA):



If you choose, you can make HSA contributions on a pre-tax basis, and withdrawals are not subject to taxes*

Use your HSA to pay for eligible health care expenses

*You'll save taxes on the federal level. In California, you'll be taxed on your contributions and any earnings that accumulate on your HSA funds.

Here's why you might like Sharewell Choice PPO (HDHP) and the new HSA:

- **No paycheck deduction for full-time employees, but a paycheck credit instead!** Full-time employees will receive a credit on each paycheck (\$17.43 for employee coverage, \$15.04 for employee + 1, and \$12.51 for employee + 2 or more). Part-time employees pay the least from their paycheck, compared to other medical plan options.
- **You control your contribution.** The HSA is funded entirely by your contributions. You have complete flexibility to change your contribution at any time during the year — there's no need to wait for Open Enrollment to make changes. In the past, you had to open an HSA on your own through a financial institution and contribute after-tax dollars, but now you can set it up directly through the County.
- **Your savings can grow.** Once your HSA balance reaches \$1,000, you have the option to invest in a variety of mutual funds.
- **Low administrative fee.** HealthEquity charges a \$2.95 per month administrative fee. That cost is deducted from your HSA balance on a monthly basis.
- **Use a debit card to access your funds.** Use your HealthEquity debit card to pay for eligible expenses as they arise. You can also review claims on the HealthEquity portal and request reimbursement from your HSA.
- **The HSA is always yours.** Unlike a Health Care FSA, HSA funds roll over year after year. Your account balance stays with you even if you change medical plans, retire, or leave the County.

To learn more about the Sharewell Choice PPO (HDHP) and the HSA, go to [My OC Benefits](#).

IF I HAVE SHAREWELL CHOICE PPO (HDHP) FOR MEDICAL COVERAGE, DO I HAVE TO ENROLL IN AN HSA?

No, the HSA is optional. Keep in mind, if you want a tax-advantaged account, you can choose either the HSA or the Health Care FSA (but not both).

WHAT IF I ALREADY HAVE AN HSA?

Some employees may already have an HSA, like through their own bank. In that situation, you can keep that account separate, or you can transfer the funds to your new County HSA that you set up for 2027.

WANT AN FSA IN 2027?

Current FSA elections will NOT carry over to 2027. If you want to participate in a Health Care FSA or Dependent Care FSA, you need to re-enroll for the coming year.

USE YOUR 2026 FSA FUNDS

If you participate in an FSA today, you have until March 31, 2027, to submit claims for reimbursement of your 2026 eligible expenses. Check out the list of **eligible expenses (including over-the-counter items)** that qualify.

ENROLLING IN SHAREWELL CHOICE PPO (HDHP)?

If you contribute to the new Health Savings Account feature, you cannot have a Health Care FSA in 2027.

DEPENDENT CARE FSA REMINDER!

This account is NOT for health care expenses. It's for eligible dependent care expenses, such as child or adult daycare, preschool, summer day camp, and before/after school programs so you're able to work.

Flexible Spending Accounts (FSAs)

For the Health Care FSA, the following changes will apply for 2027:

- **The annual contribution limit will increase.** The limit is typically announced by the IRS after the County's Open Enrollment period ends. If you'd like to elect the maximum amount for 2027, you can use the automax feature during Open Enrollment. If you choose this option, your contribution will automatically adjust to the maximum as soon as the 2027 limit is released. You can only choose the automax feature when enrolling online.

ROLLING OVER HEALTH CARE FSA FUNDS TO 2027?

You must re-enroll in the Health Care FSA for 2027 in order to access your 2026 carryover funds.

- **The carryover limit will increase to \$680.** If you have a Health Care FSA today, you can roll over \$680 into 2027. However, you must re-enroll for 2027 to access 2026 funds. Any 2026 rollover funds will automatically transfer to your account at the beginning of April 2027; any amount over \$680 will be forfeited.

TIP FOR OPTIONAL BENEFIT PLAN (OBP) PARTICIPANTS

If you use the OBP to reach the Health Care FSA maximum, you won't be able to choose the automax feature during Open Enrollment. However, you'll be contacted after November 12 by the Benefits Service Center to get your automax election set up. (To confirm eligibility for the OBP, refer to your Memorandum of Understanding.)

Life Insurance

If you have life insurance through the County, there will be enhancements for next year. Additional and Extra Additional Life will merge into one easy-to-understand plan called Supplemental Life (or Supplemental Life Insurance). More information will be shared closer to Open Enrollment.



How Well Do You Know Your Plan?

Health insurance can feel complicated. Every plan has its own rules for how costs work. That's why the best time to learn them is before you need care. A little understanding now goes a long way later.

HMO vs. PPO: What's the Difference?

- **HMO plans** (like Cigna and Kaiser) require you to stay within the plan's network unless it's an emergency. You also must choose a primary care doctor, which is the provider that coordinates all care and refers you to specialists when needed.
- **PPO plans** (like Sharewell and Wellwise) give you more flexibility for provider choice. You can see any doctor or specialist without a referral, including those outside the network. However, your costs are lower when you stay inside the network.
- **Which one is right for you?** It often comes down to how you want your care to be managed and how much flexibility you need. **HMO plans** require you to work through a primary care doctor and stay in-network for non-emergency care. **PPO plans** let you see specialists directly and use out-of-network providers, which can matter if you have a doctor you want to keep who isn't in an HMO's network.

What's Preventive Care?

- **Preventive care** happens before you get sick — think annual checkups, screenings, and vaccines.
- **It matters because** you can catch health issues early, when they're easier and less expensive to treat. All plans cover preventive services at no cost to you. That means your annual wellness visit, certain screenings, and select vaccines cost you nothing.

Copay, Deductible, Coinsurance, and Out-of-Pocket Maximum

- **Copay:** A flat fee you pay at the time of a visit or service. For example, \$20 for an office visit.
- **Deductible:** The amount you pay out of pocket before your insurance starts sharing costs with you. For example, if your annual deductible is \$500, that means you pay the first \$500 in expenses that you incur.
- **Coinsurance:** After you've met the annual deductible, you and your insurance share in the cost. The percentage that you pay is called coinsurance.
- **Annual out-of-pocket maximum:** The most you'll have to pay in a year. Once you reach this amount, your plan pays 100% of covered costs for the rest of the year.





Everything Your Plan Offers, All in One Place

Your medical plan's online portal is one of the easiest ways to stay on top of your well-being. When you create an account, you unlock tools that help you manage your care, track your benefits, and make informed decisions — all in one place.

What's Inside Your Medical Plan's Portal

- **Access your benefits anytime:** See your coverage details, claims, and costs with just a few clicks.
- **Find care faster:** Search in-network providers, compare options, and schedule appointments.
- **Stay informed:** Get updates, reminders, and personalized health insights.
- **Use digital tools:** From wellness programs to cost estimates, your portal puts helpful resources at your fingertips. There's a good chance your health plan offers something surprisingly useful that you're overlooking.

Getting Started Is Easy

Creating your account takes only a few minutes, and it sets you up for a smoother, more empowered health care experience all year long. To get started, visit your health plan's website, click **"Register"** or **"Create Account"** and follow the prompts. Once you see what's inside, you'll wonder how you ever managed without it.

- **Cigna Choice HMO:** cigna.com/countyoforange
- **Cigna Select HMO:** cigna.com/countyoforange
- **Kaiser Choice HMO:** my.kp.org/oc
- **Sharewell Choice PPO (HDHP):** blueshieldca.com/oc
- **Optum Rx:** welcome.optumrx.com/countyoforange
- **Wellwise Choice PPO:** blueshieldca.com/oc

Resources to Learn About Your 2027 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	TALK WITH INSURANCE CARRIERS DURING LIVE VIRTUAL OFFICE HOURS	ATTEND A WEBINAR
Beginning October 7: Go to www.VirtualFairHub.com/coo (Username: COO2027, Password: Benefits2027). The Virtual Benefits Fair is an online, self-guided tool that you can join at any time of the year. There are booths for each of our vendors, along with resources to help you make the most of your benefits all year long.	On October 15 and 29 (11 a.m. to 1 p.m.): Click here to join live virtual office hours. Get your questions answered in real time by chatting with our health plan and retirement savings plan vendors: • Kaiser Permanente • Cigna • Blue Shield • Optum Rx • Empower Retirement • EyeMed (October 29 only) • Gallagher HealthInvest HRA • The Hartford • The Standard • HealthEquity	Throughout October, there will be lunchtime webinars. Representatives from our health plans will review plan highlights, offer tips to make the most of your health plan, and answer questions. Plus, there will be a session offered by our new HSA vendor. OE Kickoff Webinar: October 14 (12 to 1 p.m.) Click here to register. Kaiser Choice HMO Webinar: October 20 (12 to 1 p.m.) Click here to register. Cigna Choice and Cigna Select HMO Webinar: October 21 (12 to 1 p.m.) Click here to register. Sharewell Choice and Wellwise Choice PPO Webinar: October 27 (12 to 1 p.m.) Click here to register. HealthEquity (HSA) Webinar: October 28 (12 to 1 p.m.) Click here to register.



WANT TO WIN A PRIZE? October 14 through November 3: Participate in the Open Enrollment scavenger hunt for a chance to win. Go to the Virtual Benefits Fair page (noted above) or [click here](#). To complete your entry, remember to hit submit!

CHANGES AFTER OPEN ENROLLMENT ARE LIMITED

As mandated 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.

2027 Wellness Credit: Important Reminders

Be sure to verify whether you'll receive the 2027 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 14, 2026, you've earned the 2027 credit. If you're enrolled in Sharewell Choice PPO (HDHP), 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! See If the Credit Is Showing for 2027

If you earned the Wellness Credit for 2027, you should see a discounted wellness rate on [My OC Benefits](#) during Open Enrollment. Then go to [My OC Benefits](#) October 14 through November 3 to confirm that the Wellness Credit field displays “Yes.” If you have questions about the Wellness Credit, email WebMD at 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 2027. As a result, your cost will be 5 percent higher, beginning with the first paycheck in 2027.

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, 2027. Be prepared to provide details about the extenuating circumstances that prevented you from completing the Wellness Credit activities between May 18 and August 14, 2026.

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, 2026, there's one last opportunity to qualify for 2027. 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 2027.

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 whether 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 (HDHP) 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.

Special note for Sharewell Choice PPO (HDHP)

participants: If you enroll in an HSA, you cannot be enrolled for dual coverage, unless your other plan is also a qualified High Deductible Health Plan (like Sharewell Choice PPO (HDHP)).

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 will be primary.

Sharewell Choice PPO (HDHP) and Medicare Eligibility

If you or a dependent is enrolled in Sharewell Choice PPO (HDHP), 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 your coverage is generally not as good as a standard Medicare Part D prescription drug plan.
- **Even if you're still employed, you may want to enroll in Medicare Part D.** Because Sharewell Choice PPO (HDHP) does not provide creditable coverage, you should consider enrolling in a Medicare Part D plan once you become eligible for Medicare. If you don't, you'll be penalized with higher premiums when you finally do enroll — unless you have creditable coverage.

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 2027.

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.

2 Make any corrections November 4 – 10. 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 2027. 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 can't update during the correction period.)

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 2027, 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.

4 If you waive coverage, provide proof of continuous coverage. If you waive coverage for the first time in 2027, 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.

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 (if eligible)
- 457 Defined Contribution Program
- Health Savings Account (if enrolled in Sharewell Choice PPO (HDHP))
- OCERS

Retirement Spotlight

If you're starting to think about retirement, you can learn about the County's retiree health care options:

- **Online** at hrs.oc.gov/retiree.benefits.
- **In person** at the Retiree Open Enrollment Fair, October 22 (9 a.m. to 4 p.m.) at the County Conference Center (601 N. Ross Street, Santa Ana, CA 92701).

- **Register here** or scan the QR code with your phone.



- **Medicare health plans session:**
9 a.m. to 12 p.m.
- **Non-Medicare health plans session:**
1 p.m. to 4 p.m.
- **Parking:** P4 parking lot at 630 N. Broadway Street (enter from Broadway). Parking validation will be provided.

HAVE QUESTIONS ABOUT RETIREE 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.

2026 CONTRIBUTION MAXIMUMS*	Pre-Tax and Roth Contributions	Catch-Up Contributions
Under Age 50	\$24,500	N/A
Age 50 – 59	\$24,500	\$8,000
Age 60 – 63	\$24,500	\$11,250
Age 64+	\$24,500	\$8,000

*The limits shown here are for 2026. Amounts for 2027 were not yet released by the IRS at the time this newsletter was published. As a result, 2027 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 1-626-376-4878.

