

Open Enrollment 2026

THE OFFICE OF
RETIREMENT SERVICES
CITY OF SAN JOSE

Objectives

- Open Enrollment (OE) Process
- Vendors for 2026
- Key Plan Changes
- Rate Changes
- Medicare Requirement
- Wellness Options
- Resources for Assistance

Open Enrollment 2026

- November 1st - November 30th
- Packets Arriving by November 1st
- Health Fair – November 5th
- Opportunity to Make Changes
 - INS801 Form – Due November 30th
- Adding Dependents
- Health In-Lieu Enrollment/Re-Enrollment
- Member Direct, Online Enrollment
- All Changes are Effective January 1, 2026

Health Fair – November 5th

Retiree Open Enrollment Health Fair



When

Wednesday
November 5, 2025
10:00 AM - 2:00 PM



Where

Leininger Center - Okayama Room
1300 Senter Road
San Jose, CA 95112
Free Parking - Obtain permit upon check-in



What to Expect

- Benefit Providers
- Biometric Screening
- DermaScan
- Medicare Workshops
- Wellness Vendors
- Bake Sale
- Food Truck
- Giveaways & Raffles



Websites:

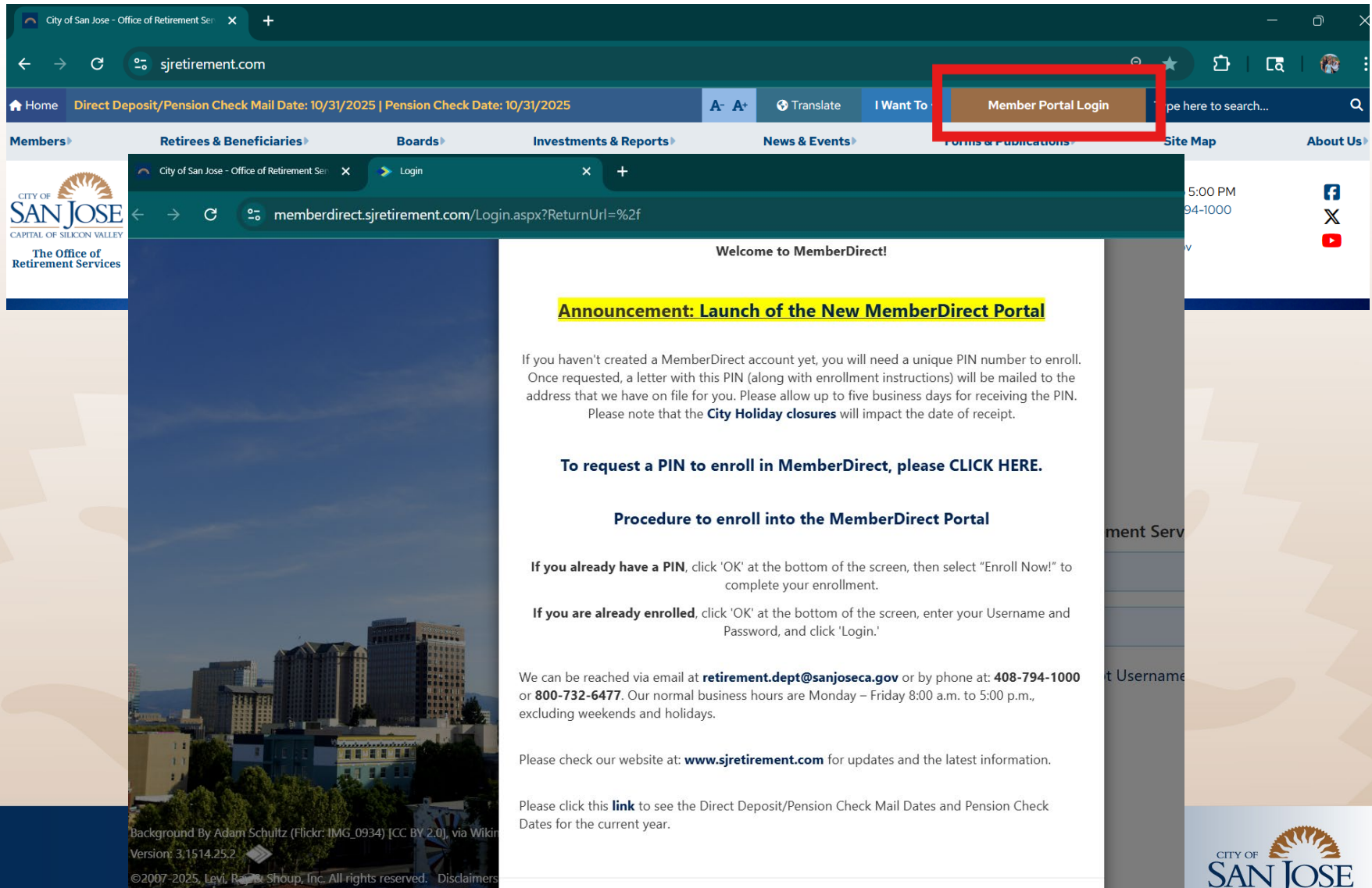
- www.sjretirement.com
- www.openenrollment.sjretirement.com

Email: sjopenenrollment@sanjoseca.gov

Phone: (408) 794-1000



Open Enrollment 2026



The screenshot shows the City of San Jose - Office of Retirement Services website. The main navigation bar includes links for Home, Direct Deposit/Pension Check Mail Date: 10/31/2025 | Pension Check Date: 10/31/2025, A- A+, Translate, I Want To, and a highlighted Member Portal Login button. Below the navigation bar, there are tabs for Members, Retirees & Beneficiaries, Boards, Investments & Reports, News & Events, Forms & Publications, Site Map, and About Us. The Member Portal Login button is highlighted with a red box.

City of San Jose - Office of Retirement Services

Direct Deposit/Pension Check Mail Date: 10/31/2025 | Pension Check Date: 10/31/2025

Member Portal Login

Members Retirees & Beneficiaries Boards Investments & Reports News & Events Forms & Publications Site Map About Us

City of San Jose - Office of Retirement Services

San Jose Capital of Silicon Valley

The Office of Retirement Services

Welcome to MemberDirect!

Announcement: Launch of the New MemberDirect Portal

If you haven't created a MemberDirect account yet, you will need a unique PIN number to enroll. Once requested, a letter with this PIN (along with enrollment instructions) will be mailed to the address that we have on file for you. Please allow up to five business days for receiving the PIN. Please note that the **City Holiday closures** will impact the date of receipt.

To request a PIN to enroll in MemberDirect, please [CLICK HERE](#).

Procedure to enroll into the MemberDirect Portal

If you already have a PIN, click 'OK' at the bottom of the screen, then select "Enroll Now!" to complete your enrollment.

If you are already enrolled, click 'OK' at the bottom of the screen, enter your Username and Password, and click 'Login.'

We can be reached via email at retirement.dept@sanjoseca.gov or by phone at: **408-794-1000** or **800-732-6477**. Our normal business hours are Monday – Friday 8:00 a.m. to 5:00 p.m., excluding weekends and holidays.

Please check our website at: www.sjretirement.com for updates and the latest information.

Please click this [link](#) to see the Direct Deposit/Pension Check Mail Dates and Pension Check Dates for the current year.

Background By Adam Schultz (Flickr: IMG_0934) [CC BY 2.0], via Wikimedia Commons

Version: 3.1514.25.2

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San Jose Capital of Silicon Valley

Vendors for 2026 (No New Vendors)

Medical Insurance Providers

- Anthem Blue Cross
- Kaiser Permanente (CA, NW and HI)

Dental Provider

- Delta Dental

Vision Provider

- Vision Service Plan (VSP)

Key Plan Changes

Maintaining Medical Plan Options (MMPO) Committee

- Meeting Monthly
- City Unions & Retiree Associations
- Reviewed 2026 Renewals
- Discussed Affordability Strategies
- Transitioning to support a Medical RFQ

Key Plan Changes

Anthem

- New Medicare PPO Plan Option
 - \$75 Copay for Emergency Room Visits

Kaiser

- \$3,400 High-Deductible HMO (Family)
 - IRS minimum deductible changes
 - Individual \$1,700
 - Family \$3,400

Key Plan Changes

VSP - Vision Plan Change Simplified & Enhanced

- **VSP Signature Plan Discontinued**
- All members will move to **VSP Choice**
- Coverage Enhancements
 - Frames & Lenses Every Year
 - LightCare (non-prescription sunglasses & blue light glasses)
 - Polycarbonate Lenses

Changes in Retiree Medical Rates

Non-Medicare

- Anthem
 - HMO Plans 2% increase
 - PPO Plans 0.29% increase
- Kaiser Permanente (CA, NW, and HI)
 - CA 10.63% increase
 - Hawaii 6.12% increase
 - Northwest 14.5% increase

Changes in Retiree Medical Rates

Medicare

- Anthem 34.85% increase
- Kaiser Permanente
 - CA 12.83% increase
 - Hawaii -0.53% decrease
 - Northwest 6.47% increase

*Medicare rates are increasing due to changes in Centers for Medicare & Medicaid Services (CMS) funding (phased increases expected)

Anthem Medicare Utilization

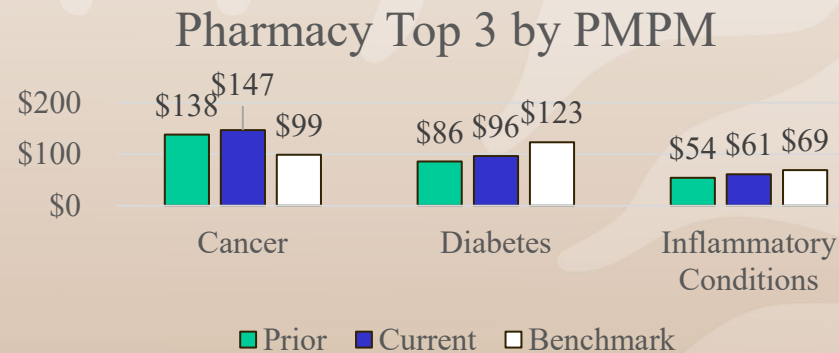
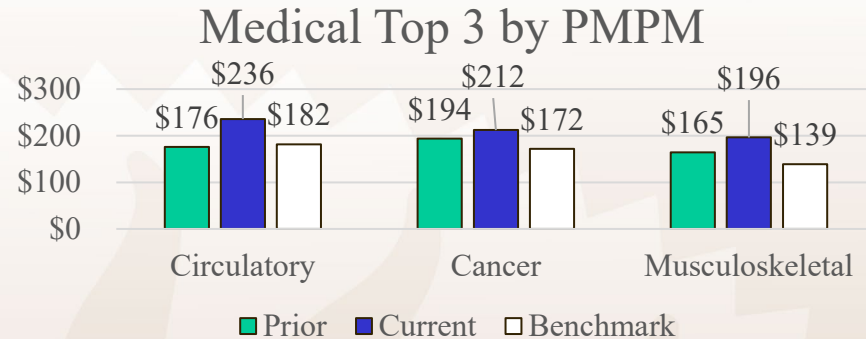
What was the trend?

Total
▲ **15.7%**
Current PMPM trend
HCC PMPM: ▲ 28.4%
Non-HCC PMPM: ▲ 9.9%

Medical
▲ **17.8%**
Current PMPM trend

Pharmacy
▲ **10.8%**
Current PMPM trend
Specialty drugs: ▲ 6.7%
Non-Specialty: ▲ 14.5%

What were the top conditions?



New Anthem Medicare Plan

	Medicare Advantage PPO	Medicare Advantage PPO
Coverage Level	Member Only	Member + Spouse
Plan Code	KMB	SMSP
Full Monthly Premium	\$738.58	\$1,477.16
Monthly Subsidy	- \$705.54	- \$1,411.08
Retiree Pays Monthly	\$33.04	\$66.08
Retiree Pays Annually	$\$33.04 \times 12 = \396.48	$\$66.08 \times 12 = \792.96

	Medicare Advantage PPO 75	Medicare Advantage PPO 75
Coverage Level	Member Only	Member + Spouse
Plan Code	KMB75	SMSP75
Full Monthly Premium	\$711.34	\$1,422.68
Monthly Subsidy	- \$705.54	- \$1,411.08
Retiree Pays Monthly	\$5.80	\$11.60
Retiree Pays Annually	$\$5.80 \times 12 = \69.60	$\$11.60 \times 12 = \139.20
Annual Savings	$\$396.48 - \$69.60 = \$326.88$	$\$792.96 - \$139.20 = \$653.76$
Savings vs. ER Visits	$\$326.88 \div \$75 = 4.4$	$\$653.76 \div \$75 = 8.7$

Medicare Part B Reimbursement

Member Only:			Lowest Cost Plan Available to Active	\$705.54	Police & Fire Members Only Medicare Part B Rmbrsmt.**
Providers & Plans		Retiree Pays	Fund Pays	Total Monthly Premium	
Kaiser California					
Medicare Senior Advantage		\$0.00	\$705.54	\$331.88	\$373.66
Kaiser Hawaii*					
Medicare Senior Advantage		\$0.00	\$705.54	\$369.89	\$335.65
Kaiser Northwest*					
Medicare Senior Advantage		\$0.00	\$705.54	\$417.36	\$288.18
Anthem PPO Plans <i>(Nationwide)</i>					
Medicare Advantage PPO		\$33.04	\$705.54	\$738.58	\$0.00
Medicare Advantage PPO 75 (NEW)		\$5.80	\$705.54	\$711.34	\$0.00

Medicare Mandate

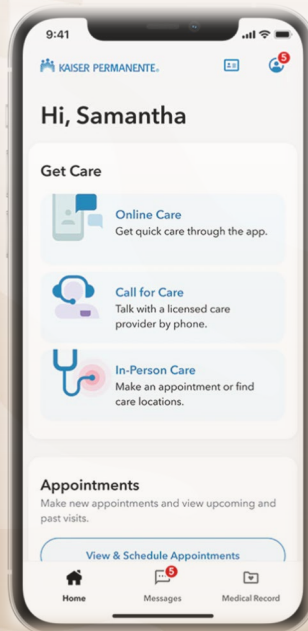
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- Required to Enroll at 65
 - Part A & B
- Loss of Medicare = Loss of Coverage
- Quarterly Workshops
- **SAY NO to Supplement (Medigap) Medicare Insurance Plans**

Wellness Options

All Plan Members

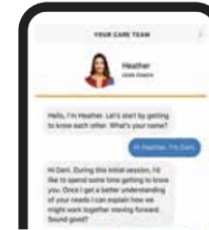
- Anthem Sydney App
- Kaiser Apps (Health, Calm, ginger, myStrength)



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



ginger

1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Ginger's text-based coaching services at no cost, no referral needed^{4,5}



myStrength[®]
by Teladoc Health

Personalized programs designed to help you:

- Set mental health goals
- Learn coping skills
- Track your progress over time
- Make positive changes

Medicare Wellness Options

- Healthy Aging and Exercise Programs
 - Anthem Silver Sneakers & Kaiser One Pass
- Kaiser's Meals
 - three meals per day for up to four weeks (total of 84 meals).
- Kaiser's Transportation
 - up to 24 one-way trips (50 miles per trip) per calendar year for medical appointments.

Resources for Assistance

- **ORS OE Website:** openenrollment.sjretirement.com
- **Kaiser & Anthem Webinars & Personal Appointments**
“[Webinars & Appointments](#)” tab on ORS OE Website
- **ORS Staff**
 - SJROpenenrollment@sanjoseca.gov
 - (408) 794-1000
 - (800) 732-6477
- **Anthem Non-Medicare:** **1-844-963-0448**
- **Anthem Medicare:** **1-833-848-8730**
- **Kaiser:** **1-800-464-4000**

Assistance with Claims

- Contact the insurance provider directly
- Anthem Medicare (833) 848- 8730
- Anthem non-Medicare PPO (844) 963- 0448
- Anthem non-Medicare HMO (833) 913-2245
- Kaiser Medicare/non-Medicare Claims
(800) 390-3510
- Delta Dental PPO Claims (800) 765- 6003
- Delta Dental Care HMO (800) 422- 4234



Questions?