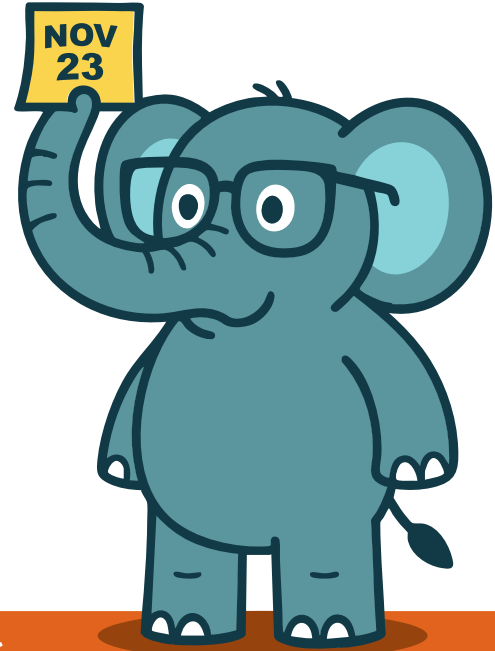


OPEN ENROLLMENT DATES HAVE CHANGED

Open Enrollment Period:
November 1-23, 2025



This year, the Open Enrollment period will be **three weeks**, running from **November 1-23**. The shorter timeline is designed to improve efficiency while still giving you plenty of time and support to make your benefit choices. You will continue to receive reminders and assistance throughout the process to ensure you have everything you need to make informed decisions.

ENROLLMENT RESOURCES

All Open Enrollment information will also be available on the County of Ventura Benefits website by the last week of October.

Be sure to review these resources carefully:

- **Bi-weekly health plan premiums** (Rates for 2026 will be increasing)
- **Benefit Plans Handbook**
- **VCHRP Open Enrollment Event User Guide** (step-by-step help with completing your enrollment)

The site also includes links to each health plan's summaries and detailed coverage information so you can make well-informed choices. For plan-specific questions, use the "Who Do I Contact" section to connect directly with your health plan.



TIPS FOR A SMOOTH OPEN ENROLLMENT

- **Start early:** Log in at the beginning of OE to review your options.
- **No changes to your medical, dental, or vision elections:** No action needed, but 2026 premiums will change—review carefully.
- **Double-check:** Confirm your elections before clicking "Submit."
- **Re-elect:** Flexible Spending Accounts (FSAs and DCFSAs).
- **HIT SUBMIT:** Your elections won't take effect unless you finalize them by clicking **Submit**. Review your Submitted Enrollment statement for accuracy. A box to view the statement will pop-up immediately after clicking Submit.

Visit the Open
Enrollment site

(available late October)

hr.venturacounty.gov/benefits/py2026



BENEFIT PLAN OPTIONS FOR PLAN YEAR 2026

The County's Benefit Plan Options will remain the same for the 2026 Plan Year.

MEDICAL INSURANCE OPTIONS

- Ventura County Health Care Plan HMO – vchcp.venturacounty.gov
- Blue Shield Trio ACO HMO (“limited network”) – blueshieldca.com/group/ventura
- Blue Shield Access+ HMO – blueshieldca.com/group/ventura
- Blue Shield High-Deductible PPO (HDHP) – blueshieldca.com/group/ventura

For detailed information, please review **Chapter 2 of the Benefit Plans Handbook** vcportal.venturacounty.gov/CEO/benefits/docs/py2026/2026-Employee-Benefits-Handbook.pdf



Medical Opt-Out Participants

If you are currently enrolled or newly enrolling in the Medical Plan Opt-Out option, you will receive an email to verify your other group insurance coverage during the Open Enrollment period. Please follow the steps in this email to complete the re-certification process.

Summary of Benefits and Coverage (SBCs)

You can find SBCs for each County-sponsored medical plan on our website: hr.venturacounty.gov/benefits/py2026

DENTAL & VISION INSURANCE OPTIONS

The County will continue to offer:

- MetLife Dental PPO
- EyeMed Vision

More details can be found in **Chapters 3 and 4 of the Benefit Plans Handbook**.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

To participate in a Health Care FSA, Dependent Care FSA, or Limited-Purpose FSA for Plan Year 2026, you **must make a new election during Open Enrollment** (elections do not carry over).

- The Limited-Purpose FSA is only available to members enrolled in the Blue Shield HDHP.
- FSA deductions are taken from the first and second paychecks each month (24 contributions per year).
- Chard Snyder will continue to administer all FSAs.

HEALTH SAVINGS ACCOUNT (HSA)

The **HealthEquity HSA** option is only available to employees enrolled in the **Blue Shield High-Deductible PPO (HDHP)**.



WHAT'S NEW FOR 2026?

PLAN YEAR HIGHLIGHTS

Health Plan Coverage Dates:

December 21, 2025 – December 19, 2026

Medical, Dental & Vision: Current plans will continue.

Premium Increases: Health plan premiums are increasing for 2026. Please take a few minutes to review the new rates before making your benefit elections.

HDHP PPO Deductible

Individual: \$3,400 (up from \$3,300)

Family: \$6,000 (no change)

VCHCP Co-Pay Increases: Co-pays for services will increase for the 2026 Plan Year. A summary of the updated co-pays is provided below.

Service	2025 Copay	2026 Copay
PCP Office Visit	\$15	\$20
Specialist Office Visit	\$30	\$35
MH Outpatient	\$15	\$20
Teladoc	\$15	\$20
Rx Tier 1 – Retail	\$9	\$15
Rx Tier 2 – Mail Order	\$18	\$30

Fertility Coverage Updates

- **Blue Shield Plans:** Starting January 1, 2026, new state mandate (SB 729) expands coverage to include up to 3 egg retrievals and unlimited embryo transfers. Access to care may vary depending on participating provider availability. For more information regarding this expanded benefit, please contact Blue Shield directly.

- **VCHCP:** Will not implement SB 729 for 2026; However, it will continue to cover 50% for infertility diagnosis and treatment per its Evidence of Coverage. For questions regarding fertility coverage under VCHCP, please contact the plan directly.

Flexible Spending and Health Saving Account

Effective Dates: January 1-December 31, 2026

Flexible Spending Accounts:

Healthcare FSA: Annual maximum will increase to \$3,300

Dependent Care FSA: Annual maximum will increase to \$7,500

Health Savings Account: Maximum contributions will increase:

Individual: \$4,399.92 / Family: \$8,749.92



ANNUAL ACTION REQUIRED

***Don't forget:** FSA contributions reset every year. Re-elect for 2026 to keep your account active.*

If you have questions about coverage including infertility options:

- Call the **customer service number** on the back of your medical ID card
- Refer to the **"Who Do I Contact"** section in this packet
- Visit hr.venturacounty.gov/benefits

SPECIAL NOTE FROM THE AUDITOR-CONTROLLER'S OFFICE

VACATION BUYDOWNS

Vacation buydown annual elections for calendar year 2026 will be available in VCHRP Employee Self Service from November 1 through December 31, 2025.

To make your annual election for a vacation buydown in calendar year 2026 log into VCHRP at: <https://vchrp.co.ventura.ca.us/> > **Employee Self Service** > (homepage) > **Payroll (tile)** > **Vacation Buydown Election (tile)**

Please note that election and eligibility requirements are determined by your bargaining unit's Memorandum of Agreement (MOA) or management resolution, which can be found at: hr.venturacounty.gov/policies-memorandum

For more information, contact Auditor-Controller Payroll at AC.Payroll@venturacounty.gov

OPEN ENROLLMENT GUIDE

LOGIN AND CLICK THE OPEN ENROLLMENT TILE

[VCHCRP.CO.Ventura.CA.US](https://vchcrp.co.ventura.ca.us)



Review Your 2026 Plan Year Options, Rates & Costs Carefully

Open Enrollment is your once-a-year opportunity to review benefits and make changes for the upcoming plan year. Even if you're satisfied with your current coverage, it's important to review the **2026 rates and out-of-pocket expenses** before deciding to take no action.



No Changes? No Action Needed

If you don't need to change your medical, dental, or vision plans, no action is required.

However, remember that plan costs will change in 2026, even if your coverage stays the same.

Key Reminders

- **Health Care and Dependent Care FSA elections must be made each year – contributions do not carry over automatically.**
- **The 2026 Rates and Flexible Credits Guide** is included for your review. Compare your options carefully and understand how premium changes or plan updates may affect your expenses. **Take the time to ensure your coverage fits your needs and budget.**
- **If you make changes** to your benefits OR if you are enrolling in a 2026 Health Care or Dependent Care FSA:
 - » You must click **"Submit"** button in your Open Enrollment event.
 - » If you don't click submit, your elections will not be processed.

Please visit our website at hr.venturacounty.gov/benefits/py2026 for additional information about Open Enrollment and your benefit options.

Please note VCHRP will be unavailable during the following times:

November 10th: 9–10:00 a.m. (1 hour)

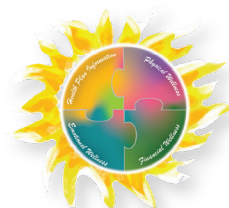
November 12th: 12:00 p.m. – November 13th at 7:00 AM

November 21st: 9–10:00 a.m. (1 hour)

**Times are approximate*

SAVE THE DATE!

Join us for the annual **Health and Wealth Fair** on **November 5, 10:00 AM – 1:00 PM**. Explore benefits and resources that support your physical, emotional, and financial well-being.



Highlights include:

- On-site help with enrollment changes in VCHRP (bring dependent proof if adding new dependents to plans).
- Meet with insurance reps and learn about updates to Employee Assistance and Wellness Programs.
- Get answers on your 401(k) and 457 plans from Deferred Compensation and Fidelity experts.
- Free giveaways while supplies last!

Can't make it? A **virtual Health and Wealth Fair** will run all November with key benefit info and resources.

Watch your email for more details. We look forward to seeing you there!



TIP: As you prepare for Open Enrollment, take time to review your options carefully so you can choose the plan that best fits your needs and your family.

OPEN ENROLLMENT RESOURCES: WHO TO CONTACT

Benefits Website:

hr.venturacounty.gov/benefits/py2026

Active Employees

E-mail: Benefits.ServiceRep@venturacounty.gov

Phone: (805) 654-2570

Leave of Absence Employees (Current)

E-mail: LOA.Benefits@venturacounty.gov

PHONE: (805) 677-8785

VCHCP: vchcp.venturacounty.gov/

Blue Shield: blueshieldca.com/group/ventura

MetLife Dental: metlife.com/info/countyofventura/benefits/dental-insurance/

EyeMed Vision: eyemed.com

Chard Snyder (FSAs): chard-snyder.com/benefits/flexible-spending-account-fsa

HealthEquity (HSA): healthequity.com

NEED HELP COMPLETING YOUR ONLINE ENROLLMENT?

Need a little extra support before hitting the Submit button? Visit one of our Open Enrollment Help Desks! Our team will be available to answer your enrollment questions and walk you through the online enrollment process. Check the dates and times below to find the session that works best for you. Located at Government Center, Hall of Admin (HOA) except where indicated.

Tuesday, November 4th

- 9AM-2PM, Atlantic Conference Room

Wednesday, November 5th

- 8AM-5PM, Atlantic Conference Room

Thursday, November 6th

- 9AM-11AM and 2PM-4PM, Atlantic Conference Room

Thursday, November 13th

- 9AM-2PM, Atlantic Conference Room

Tuesday, November 18th

- 9AM -11AM and 2PM-4PM, Multi-Purpose Conference Room

Wednesday, November 19th

- 9 AM-2PM, Atlantic Conference Room

Thursday, November 20th

- 8-11:30 AM, Atlantic Conference Room
- 2-4:30 PM, Pacific Conference Room (HOJ)

ON LEAVE DURING OPEN ENROLLMENT?

HERE'S WHAT YOU NEED TO KNOW

If you will be on a Leave of Absence (LOA) during the Open Enrollment period (November 1–23), you will receive your Open Enrollment information via DocuSign email. Please ensure your personal email address is up to date in VCHRP so your packet is delivered. Open Enrollment dates are the same for employees on LOA as for active employees.

Completing Your Enrollment

You will make your elections using the documents provided through DocuSign.

Prepare Your Dependent Documents Early

If you plan to add a new dependent, you must provide proof of relationship (e.g., marriage certificate for a spouse, birth certificate for a child). These documents can be uploaded directly through the DocuSign portal.

Important Reminders

- Health Care FSA (HCFSA) and Dependent Care FSA (DCFSA) must be re-elected each year—they do not carry over automatically.
- If you return to work during Open Enrollment, do not make elections directly in VCHRP. Instead, complete the DocuSign packet you received.



2026 FLEXIBLE BENEFITS PROGRAM PLAN RATES & FLEXIBLE CREDITS

Flexible Benefits Program Eligibility – You are eligible if you are a regular County of Ventura employee and you have a regular Work Schedule (“Standard Hours” in VCHRP) of at least 40 hours per biweekly pay period. For specific plan information, please visit our website: hr.venturacounty.gov/benefits/py2026.

County-Sponsored Plans

Plan Name	Biweekly Premiums
COUNTY-SPONSORED MEDICAL	
Ventura County Health Care Plan (Full HMO Network)	
Employee Only	\$ 463.99
Employee + 1	\$ 927.02
Employee + 2 or more	\$ 1,204.84
Blue Shield Trio HMO (ACO Network)	
Employee Only	\$ 378.01
Employee + 1	\$ 755.05
Employee + 2 or more	\$ 981.27
Blue Shield Access+ HMO (Full HMO Network)	
Employee Only	\$ 493.79
Employee + 1	\$ 986.59
Employee + 2 or more	\$ 1,282.28
Blue Shield High-Deductible PPO	
Employee Only	\$ 607.06
Employee + 1	\$ 1,148.52
Employee + 2 or more	\$ 1,492.38
COUNTY-SPONSORED DENTAL	
MetLife Dental PPO	
Employee Only	\$ 23.33
Employee + 1	\$ 44.47
Employee + 2 or more	\$ 67.24
COUNTY-SPONSORED VISION	
EyeMed Vision Plan	
Employee Only	\$ 2.03
Employee + 1	\$ 3.66
Employee + 2 or more	\$ 5.24
FLEXIBLE SPENDING ACCOUNTS & HEALTH SAVINGS ACCOUNT¹	
<i>Health Care and Limited Purpose FSAs -</i> Annual Maximum \$3,300.00 <i>Dependent Care FSA -</i> Annual Maximum \$7,500.00 <i>Health Savings Account -</i> Annual Maximums: \$4,399.92 individual (\$5,400.00 if age 55 or over) \$8,749.92 family (\$9,750.00 if age 55 or over)	
¹ - Deductions for FSAs & HSAs are not taken on any 3rd paycheck in a month (PPs 26-11 & 26-22. The first deduction for the 2026 plan year for these plans will be in PP26-01 Payday 01/9/26).	

Union-Sponsored Plans

Plan Name	Biweekly Premiums
VCDSA-SPONSORED MEDICAL (VCDSA Only)	
Anthem Basic HMO	
Employee Only	\$ 237.01
Employee + 1	\$ 504.86
Employee + 2 or more	\$ 724.01
Anthem HMO Select	
Employee Only	\$ 271.63
Employee + 1	\$ 577.53
Employee + 2 or more	\$ 827.83
Anthem HMO Traditional	
Employee Only	\$ 425.45
Employee + 1	\$ 900.58
Employee + 2 or more	\$ 1,289.32
Anthem PPO	
Employee Only	\$ 833.05
Employee + 1	\$ 1,756.55
Employee + 2 or more	\$ 2,512.11
Anthem HDHP PPO (HSA)	
Employee Only	\$ 585.75
Employee + 1	\$ 1,237.19
Employee + 2 or more	\$ 1,770.21
VCPFA-SPONSORED MEDICAL (VCPFA Only)	
Blue Shield Trio Low HMO (Narrow Network)	
Employee Only	\$ 288.99
Employee + 1	\$ 566.26
Employee + 2 or more	\$ 702.69
Blue Shield Low HMO (Full Network)	
Employee Only	\$ 342.74
Employee + 1	\$ 668.40
Employee + 2 or more	\$ 823.11
Blue Shield Full High HMO (Full Network)	
Employee Only	\$ 418.75
Employee + 1	\$ 812.82
Employee + 2 or more	\$ 1,013.28
Blue Shield High-Deductible PPO	
Employee Only	\$ 476.91
Employee + 1	\$ 923.33
Employee + 2 or more	\$ 1,319.20

2026 FLEXIBLE BENEFITS PROGRAM PLAN RATES & FLEXIBLE CREDITS

BIWEEKLY FLEXIBLE CREDIT ALLOWANCE

The County provides a Flexible Credit Allowance to help offset the cost of your benefit premiums. The amount is determined by your bargaining unit agreement and, if tiered, varies based on the medical plan level you select (Employee Only, Employee + 1, or Employee 2+). Employees approved for Medical Opt-Out receive an **Opt-Out Allowance (OOA)** instead of the Flex Credit; this amount also varies by bargaining agreement and is not available to part-time employees. Agreements highlighted in green are currently under negotiations and reflect 2025 Flexible Credit amounts.

Bargaining Unit	Flex Credit Allowance Full-time – (60+ hours per bi-week) / OOA	Bargaining Unit	Flexible Credit Allowance – Part-time (40-59 hours per bi-week) No OOA for Part-Time EEs
CNA	\$737 / \$315.42	CNA	\$518 / \$0
VCDSA	\$582 / \$229.94	VCDSA	\$429 / \$0
VCPFA	\$602 / \$203.62	VCPFA	\$602 / \$0
VCPPOA Probation Unit	\$677 / \$250	VCPPOA Probation Unit	\$473 / \$0
VEA	\$702 / \$303.43	VEA	\$491 / \$0
The following Bargaining Units have Flexible Credit Allowance amounts that vary by medical plan tier: Employee Only / Employee + 1 / Employee 2+ or more & Opt-Out Allowance (OOA) shown below			
APCD, IUOE, MGMT, SEIU	\$509 / \$779 / \$983 / \$150	APCD, IUOE, MGMT, SEIU	\$356 / \$545 / \$688
CJAAVC	\$519 / \$835 / \$1,073 / \$213	CJAAVC	\$363 / \$585 / \$751
VCPPOA Patrol Unit	\$519 / \$835 / \$1,073 / \$145	VCPPOA Patrol Unit	\$363 / \$585 / \$751
SPOAVC	\$509 / \$779 / \$983 / \$150	SPOAVC	\$356 / \$545 / \$688
VCSCOA	\$516 / \$747 / \$925 / \$145	VCSCOA	\$361 / \$523 / \$648
UAPD	\$519 / \$835 / \$1,073 / \$153	UAPD	\$363 / \$585 / \$751



ANNUAL EMPLOYEE NOTICES

SCAN THE QR CODE FOR
DIRECT ACCESS TO THE
REQUIRED AND VOLUNTARY
ANNUAL EMPLOYEE NOTICES.



These notices are also available at hr.venturacounty.gov/benefits/py2026
by selecting the **"Annual Employee Notices - PY 2026"** link.

- ▶ Medicare Part D – Creditable Coverage Notice
- ▶ Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA)
- ▶ CalCOBRA Extension
- ▶ HIPAA Notice of Special Enrollment Rights
- ▶ Medicare and the Active Worker
- ▶ Premium Assistance Under Medicaid and Children's Health Insurance Program (CHIP)
- ▶ Women's Health and Cancer Rights Act
- ▶ Newborn and Mother Health Protection Act
- ▶ Lactation Policy
- ▶ Availability of Summary Health Information (SBCs) Notice
- ▶ Availability of Privacy Practices
- ▶ California Specific Benefit Update – (SB 729) COV Blue Shield Plans for 2025-2026
- ▶ Primary Care Provider Patient Protection Notice
- ▶ Family and Medical Leave Act (FMLA)
- ▶ Pregnancy Disability Leave (PDL)
- ▶ California Family Rights Act (CFRA)
- ▶ Paid Family Leave (PFL)
- ▶ Uniformed Services Employment and Reemployment Rights Act (USERRA)
- ▶ Victim of Domestic Violence & Survivor Leave Rights
- ▶ Workplace Discrimination and Harassment Prevention



COUNTY of VENTURA
County Executive Office
Human Resources