COUNTY of VENTURA

County Executive Office
Human Resources/Benefits

Open Enrollment
Plan Year 2026

The Open Enrollment Period has changed!
Open enrollment is:
November 1, 2025, through November **23**, 2025

Coverage Periods:
Health Plans - December 21, 2025, through December 19, 2026
FSAs elections – January 1, 2026, through December 31, 2026-
Must enroll in FSAs each year, plans do NOT roll over
HSA changes and enrollments are effective beginning January 1, 2026

Important Information

- All County Sponsored Medical Plans in 2025 continue to be offered in 2026.

- If you do NOT want to make any plan changes, and you do NOT want to be enrolled in any Flexible Spending Accounts, no action is required. Your health plan coverages will roll over to the 2026 plan year.

- However, if you are currently enrolled in any Flexible Spending accounts (FSA) and want to be enrolled again in 2026, you must make a new enrollment. IRS requires a new enrollment election by the employee each year for all FSA plans. FSA enrollment NEVER rolls over from year to year.

- If you are currently enrolled in an HSA plan and continue to be eligible because you are enrolled in a County Flexible Benefit Program High-Deductible Health Plan, your HSA enrollment will roll over to the 2026 plan year unless you change your election or terminate your enrollment in the plan.

Note: As stated previously current medical opt-outs must recertify in VCHRP, Employee Self-Service, Benefit Details, Opt-Out Certification.

Overview of Plan Changes & Highlights

- Medical & Dental Premium Changes
- Blue Shield HDHP PPO Individual Deductible will increase: $3,400 (from $3,300)
- VCHCP Co-Pay Increase:

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

- SB729 Fertility Mandate:

  Blue Shield Plans will enact under all three plans up to 3 egg retrievals and unlimited embryo transfers.

  VCHCP will not implement for 2026 but will continue to cover 50% of infertility diagnosis and treatment per its EOC.

  **For questions contact the plans directly

- FSA maximums: HCFSA and LPFSA $3,300 max & DCFSA $7,500
- HSA Maximums: Individual- $4,399.92 / Family- $8,749.92
  Additional $1,000 for EE's 55+

Are you adding any dependents to your health plans?

If you are enrolling a dependent who is **not currently covered under one of your health plans**, you must submit documentation verifying their eligibility—such as a birth certificate, marriage certificate, or your most recent tax return listing dependents. This documentation must be provided immediately after you make your open enrollment changes and click "Submit" to finalize your event.

You'll be reminded of this requirement at several points throughout your VCHRP Open Enrollment (OE) event:

- On the Welcome page
- When you click the checkmark next to a dependent's name
- When you use the "Add Dependent" button within any health plan tile
- After you click "Submit," a pop-up message will appear with instructions on how to proceed

This step is mandatory if you are adding a new dependent to any health plans if they are not currently enrolled under one of your health plans.

To upload your supporting documentation in VCHRP:

- ✓ Go to **ESS > Benefit Details (tile) > OE Dependent Document Upload (tile)**
- ✓ In the **Life Event Type** field, enter **DP** and click **"ADD"**
- ✓ Follow the instructions on the **Maintain Attachments** page to complete your upload

- **2026 Medical Plan Rates Per Pay Period**

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

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

- 2026 Dental and Vision Plan Rates Per Pay Period

Flexible Spending Accounts (FSA)

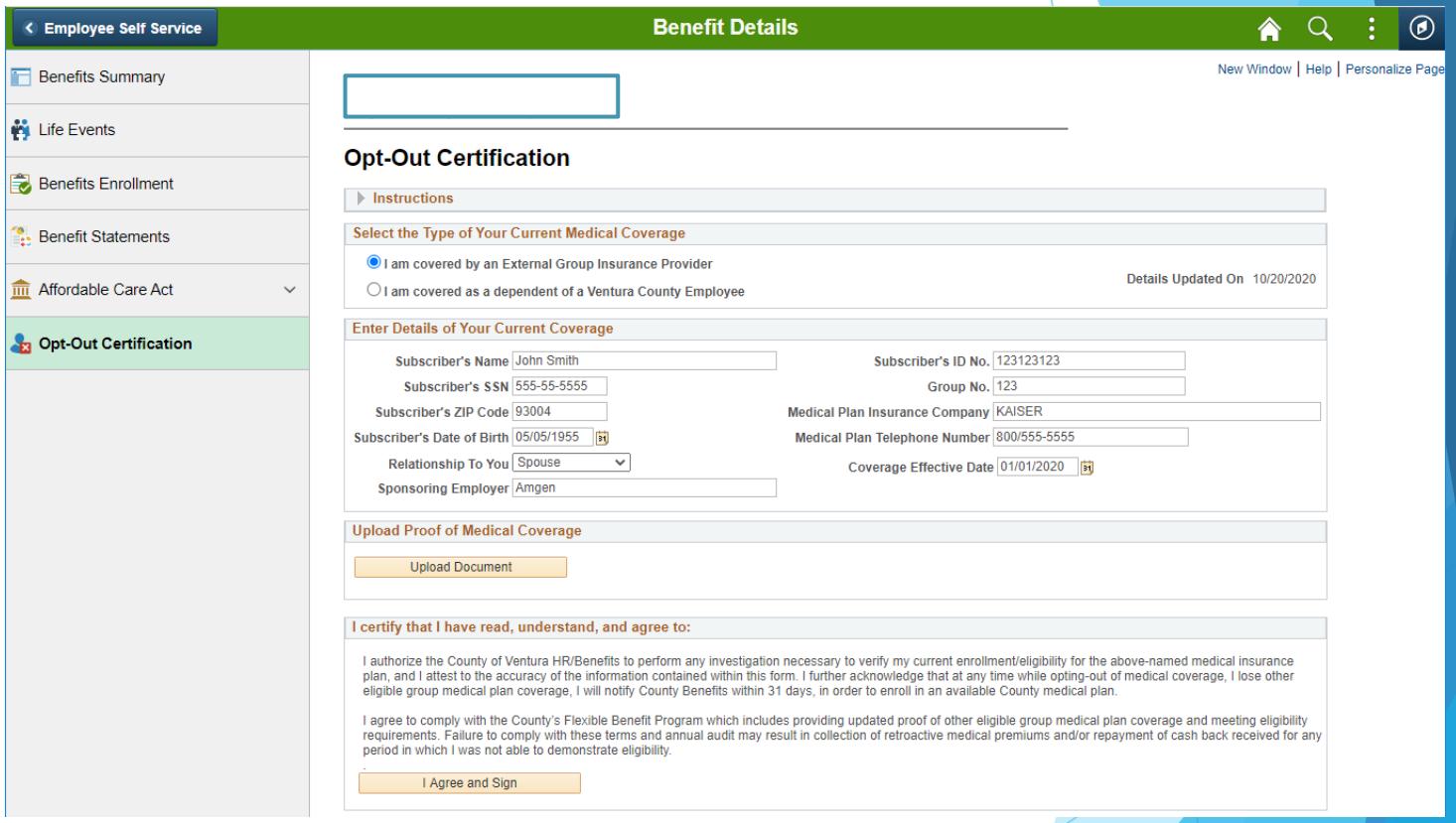
Link to image info

Non-taxable accounts for the purpose of reimbursement of eligible expenses. FSA accounts are use it or lose it, meaning that any funds left unused at the end of the year/grace period are forfeited. See complete details in Chapter 5 of the Benefits Plans Handbook.

- FSA accounts available:
  - Health Care (Health Care expenses for you and your family)
  - Limited Purpose HealthCare (HDHP/H.S.A. enrollees only)
  - Dependent Care (Daycare Expenses dependents to age 13 & qualifying disabled dependents)

***Enrollment Never carries over from year-to-year. You must re-enroll, even if currently enrolled in an FSA.

- Current and new Medical Opt-Out participants should receive an email to certify/recertify their medical opt-out information. Follow the instructions on the email, which says to navigate to the Opt-Out Certification page and enter your medical opt-out details as well as upload documentation.
- Current medical opt-outs must recertify during Open Enrollment **Nov 1st – 23rd** or will be enrolled in a plan.



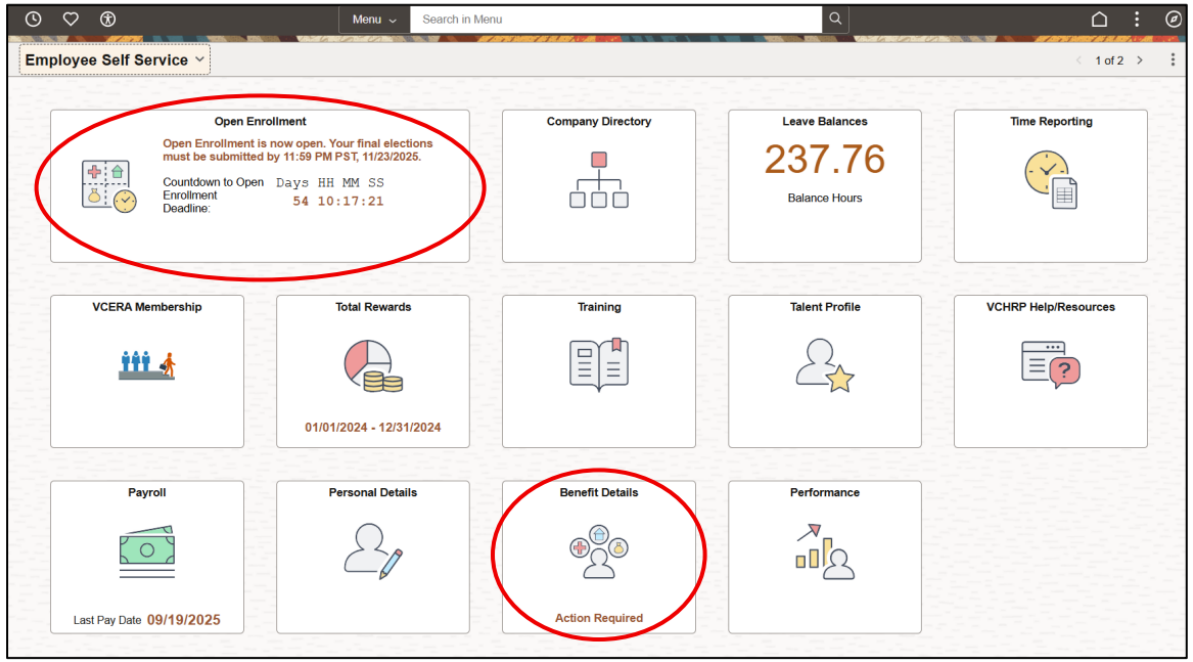
Navigating VCHRP Open Enrollment

Step-by-Step

Log into VCHRP

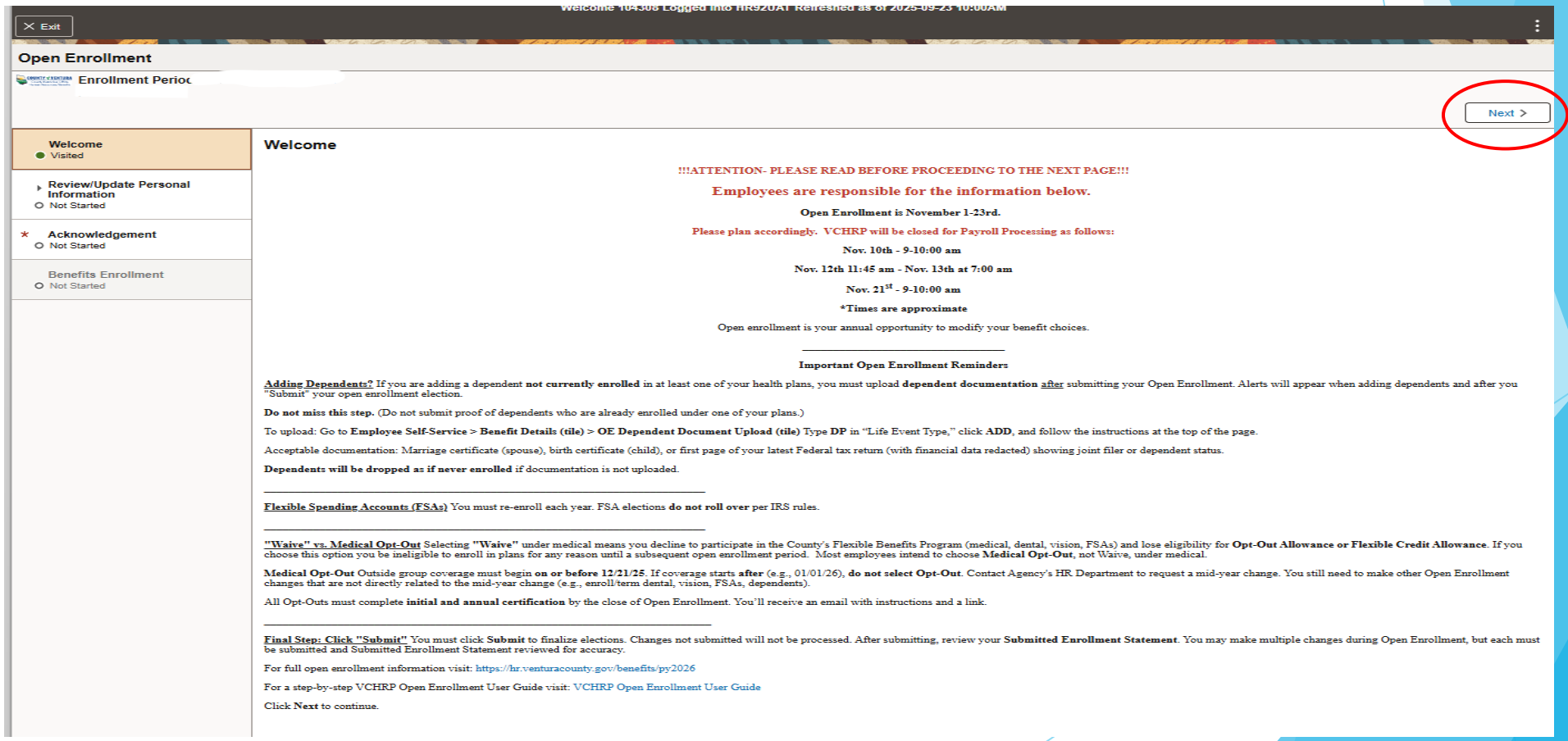
by using the link on the County Benefits Open Enrollment page:
https://hr.venturacounty.gov/benefits/py2026
direct link:
https://vcportal.venturacounty.gov/CEO/benefits/docs/py2026/2026%20VCHRP%20Open%20Enrollment%20User%20Guide-FInal.pdf
Or at: https://vchrp.co.ventura.ca.us

If you need password or login help and you have not setup the “Forgot Your Password” feature, contact your agency for help. Once logged in make sure to setup Forgot Your Password help for email link retrieval for future login issues.



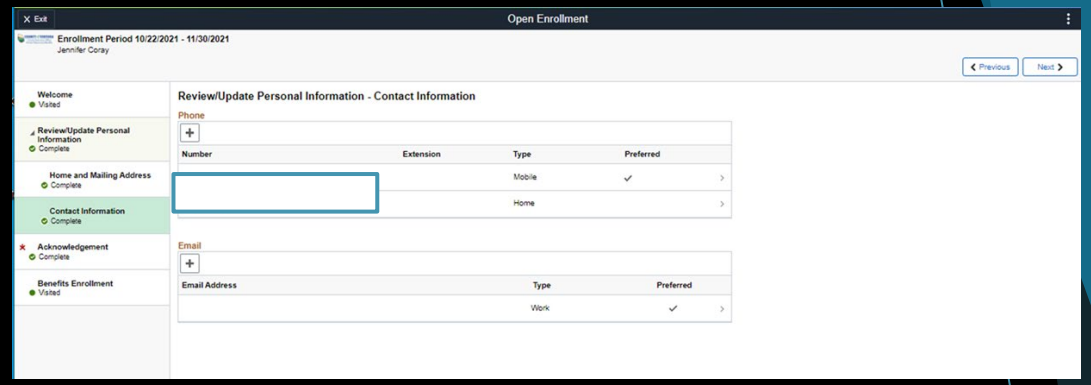
Open Enrollment Welcome Page

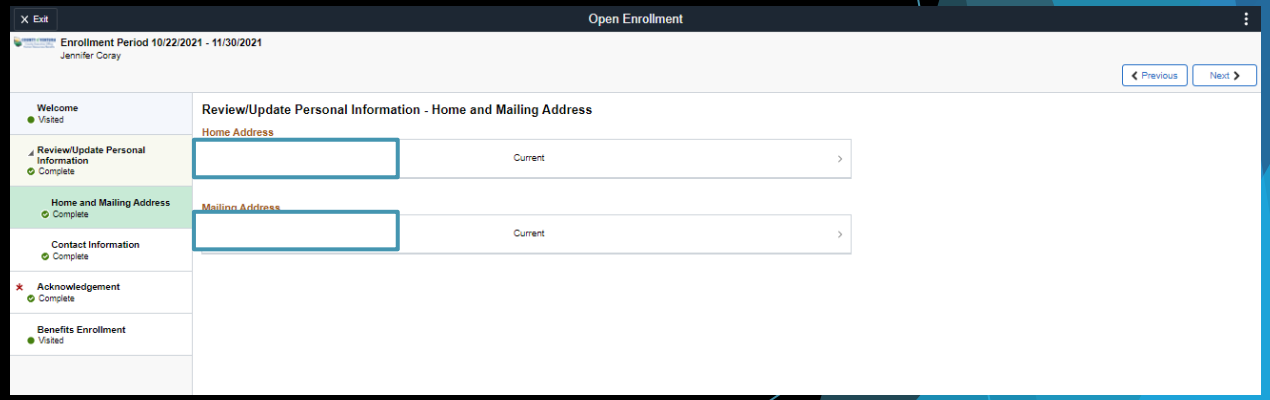
It’s important to review the "Welcome" page. If you haven’t yet looked through the Benefits Plans Handbook, or if you need details about available plans, rates, or contact information, you can use the link on this page to access the County’s 2026 Open Enrollment site. There, you’ll also find the “Who Do I Contact” list, which provides direct contact information for each plan. If you have specific questions about a plan, you should reach out to that plan directly.



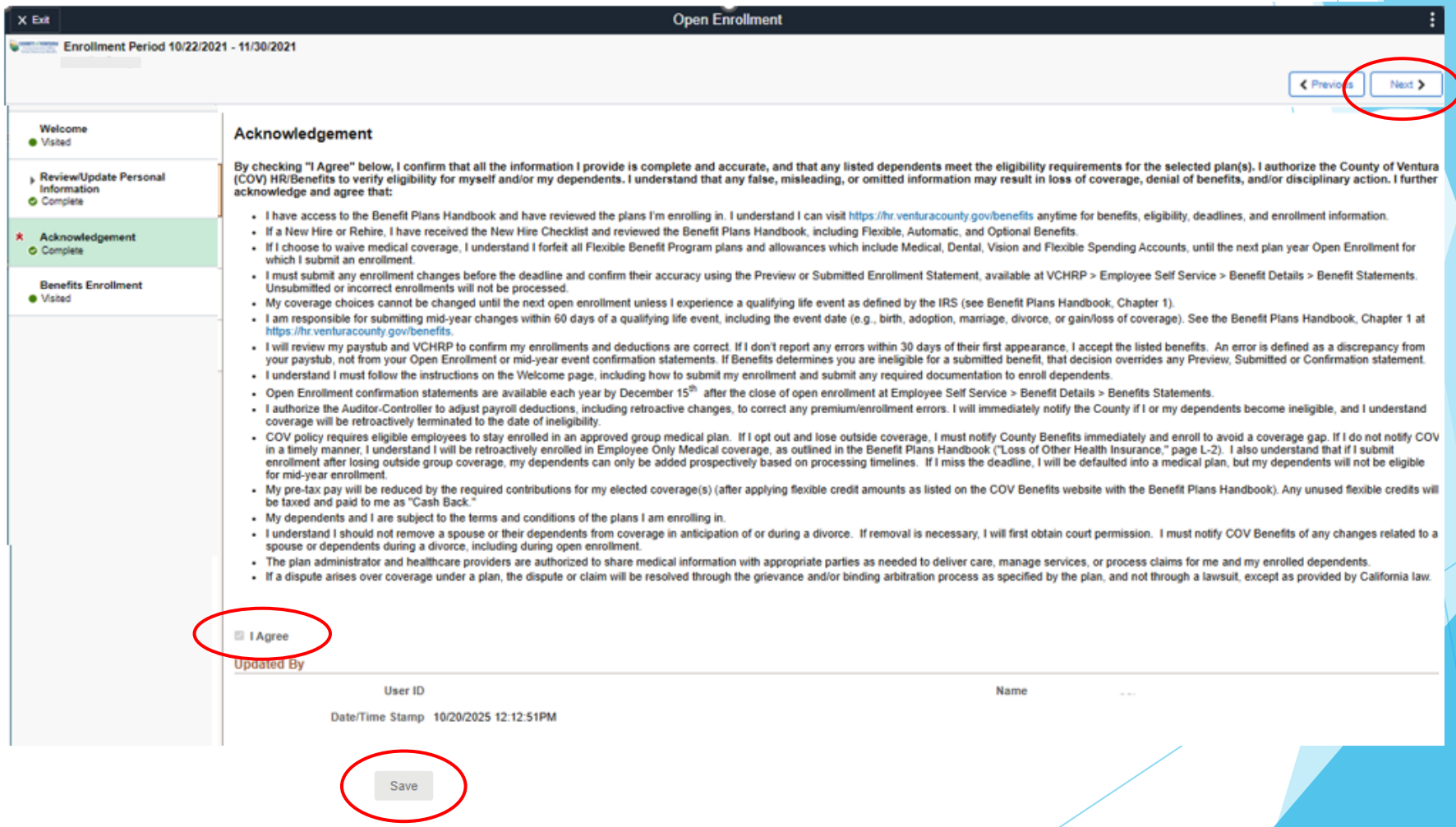
Update Your Contact Information (If Needed)

Note: If your personal information needs to be updated before open enrollment closes you will need to update it here as well as in Self Service > Benefits Details (tile) >

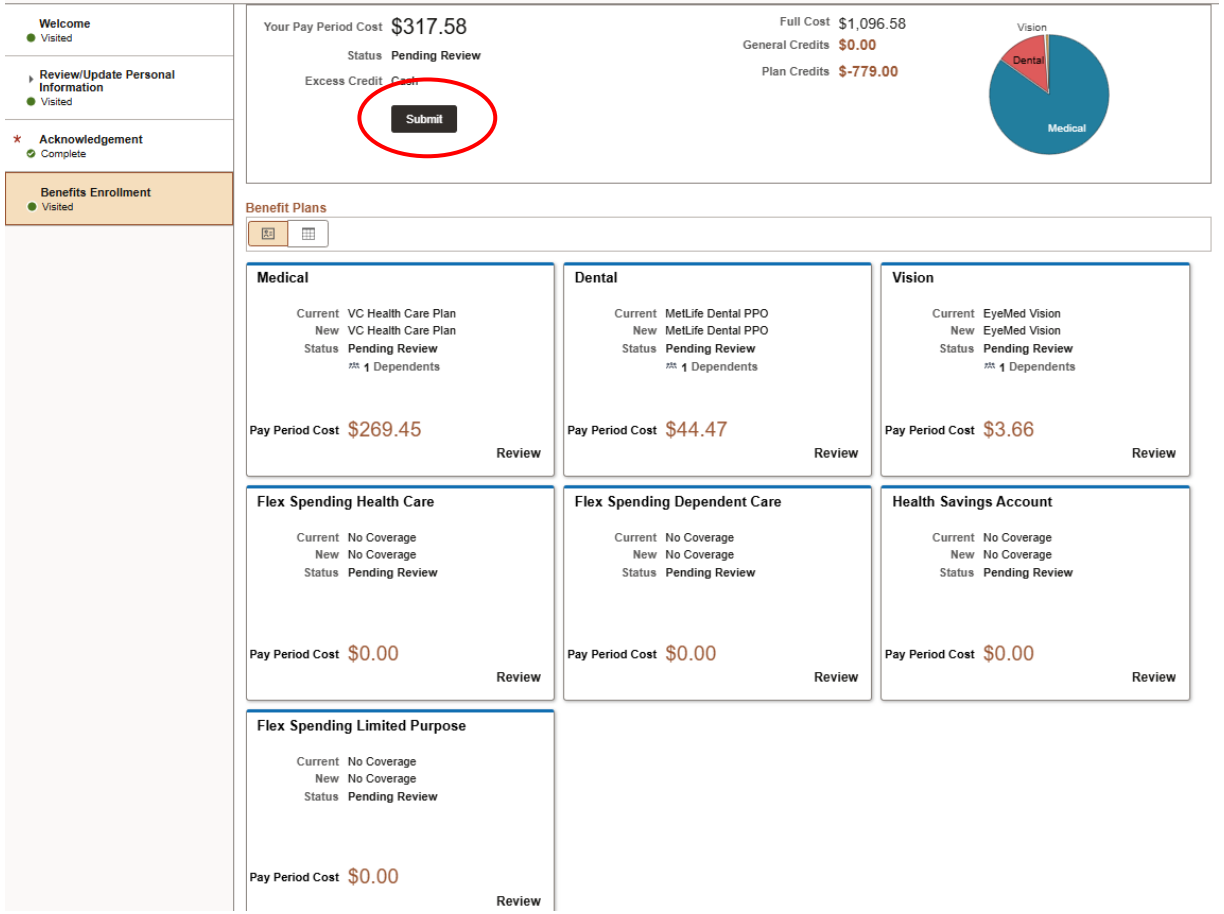


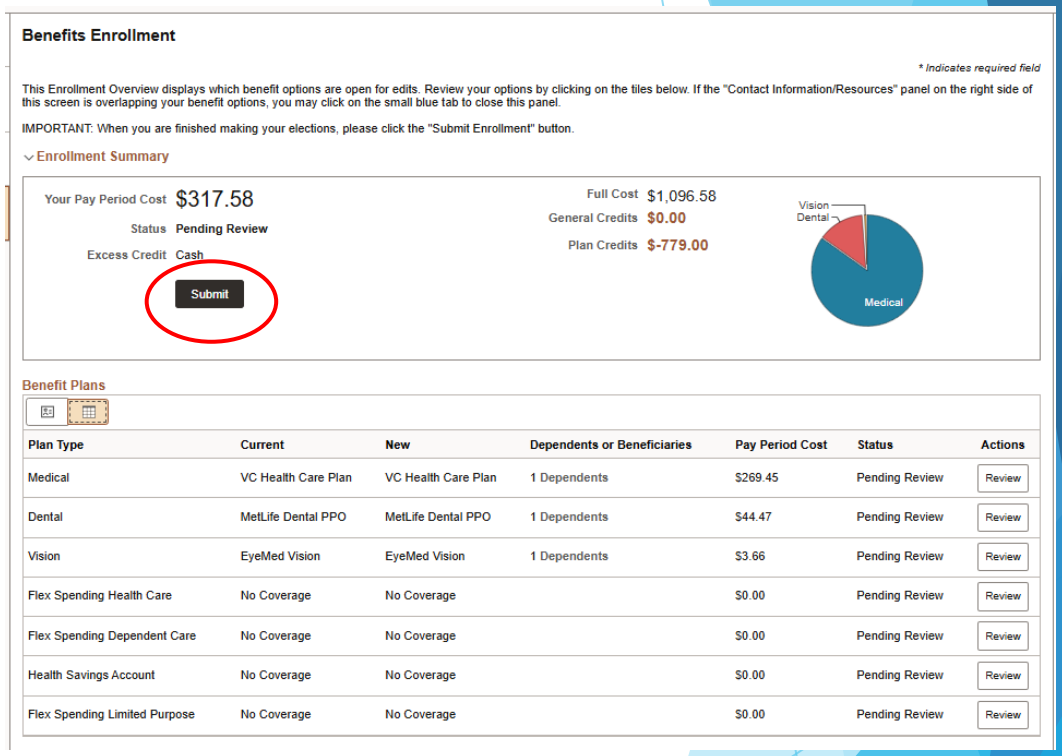


Acknowledgment Page
A Required Step

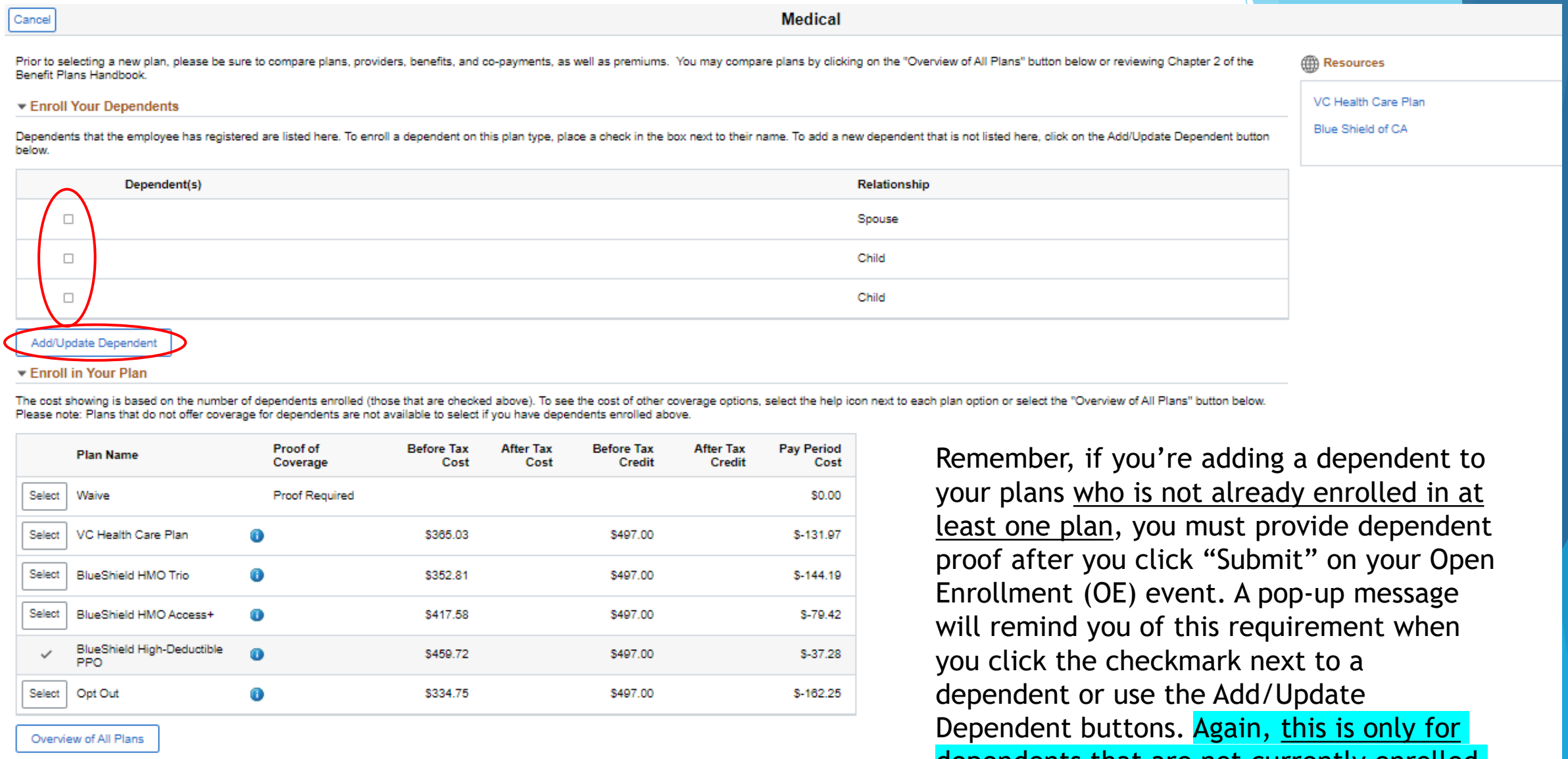


Benefits Enrollment Page

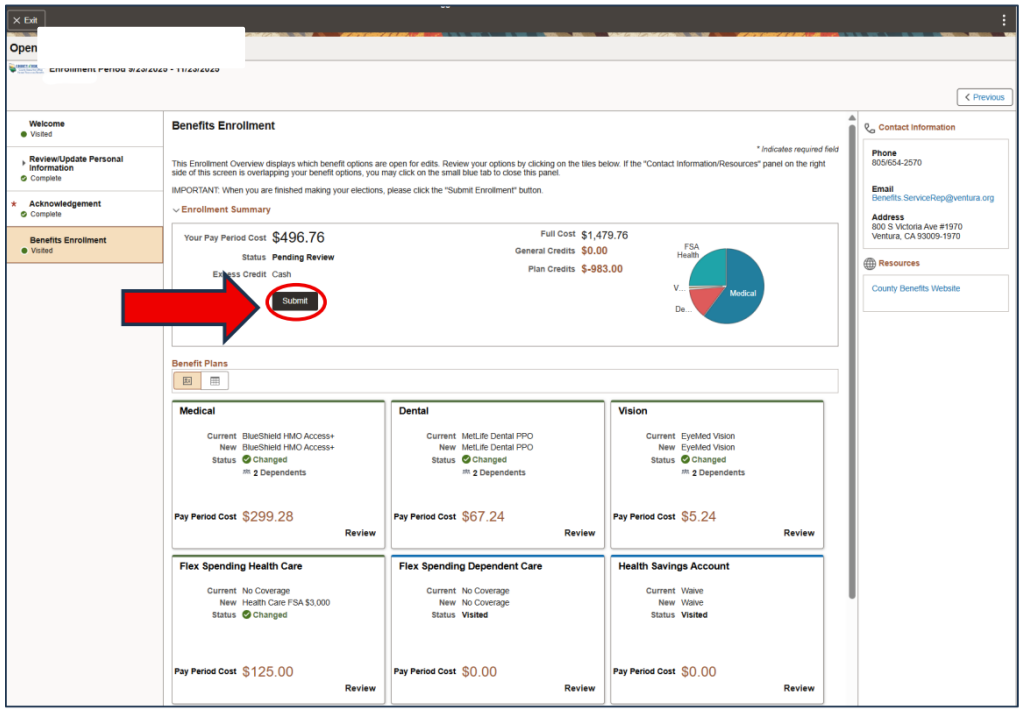


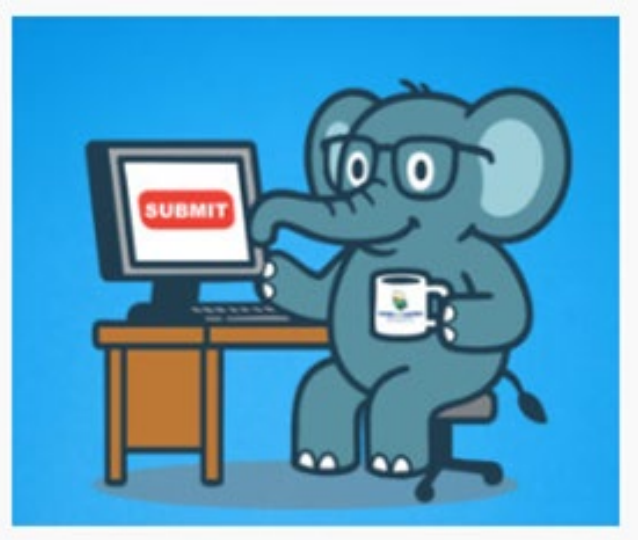


- You can view your Benefits Plans in either tile view or line view by clicking the Benefit plans Icons.



Remember, if you're adding a dependent to your plans who is not already enrolled in at least one plan, you must provide dependent proof after you click "Submit" on your Open Enrollment (OE) event. A pop-up message will remind you of this requirement when you click the checkmark next to a dependent or use the Add/Update Dependent buttons. Again, this is only for dependents that are not currently enrolled in at least one of your health plans.

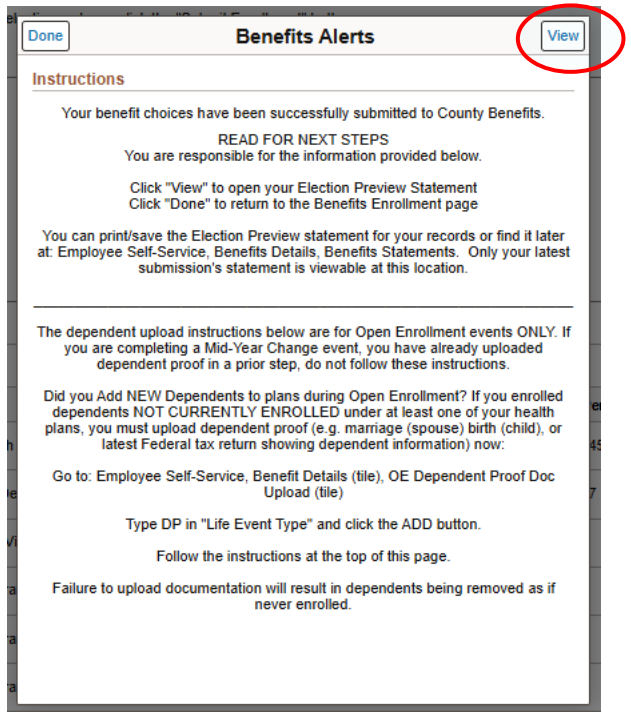


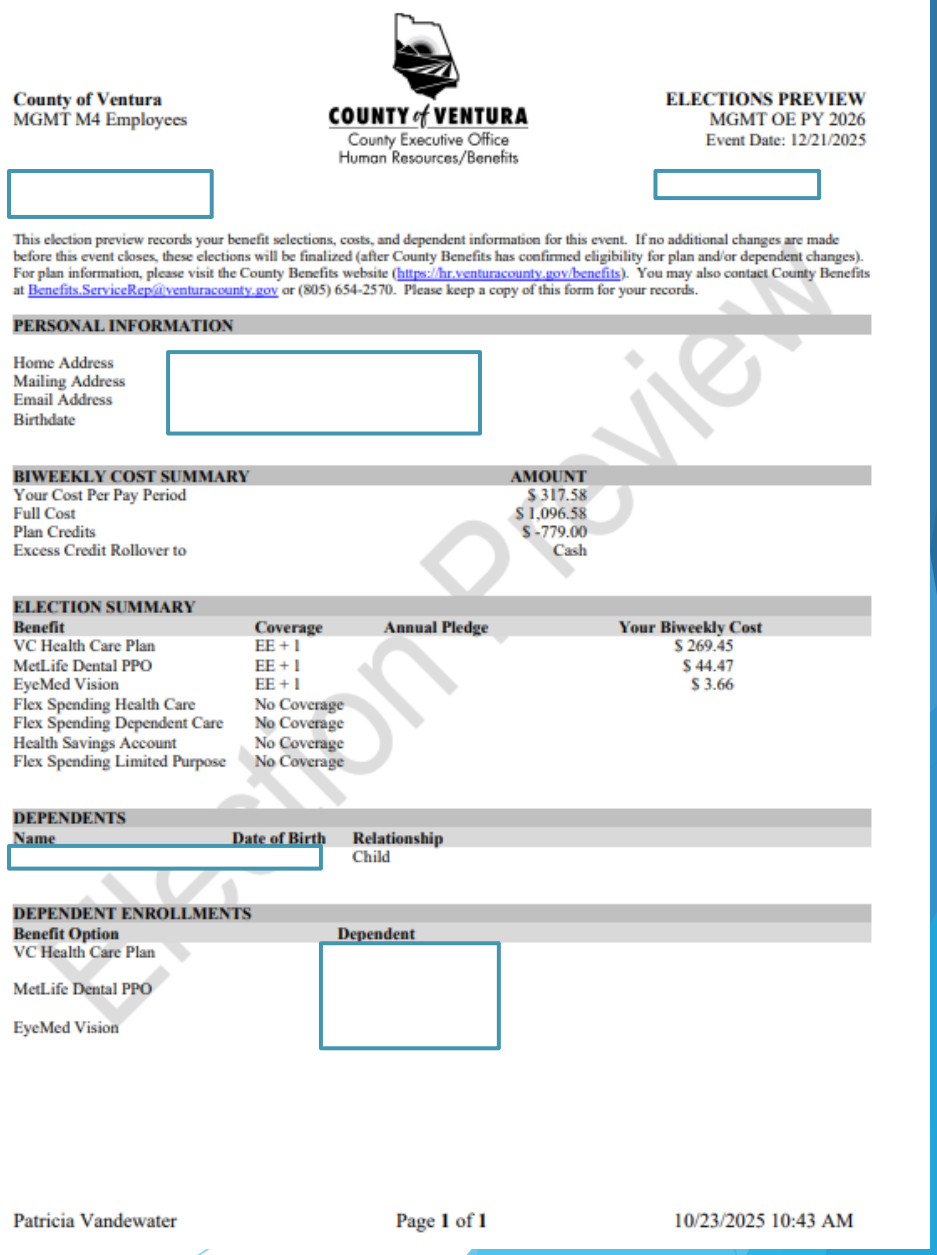


If You complete Open Enrollment, nothing is finalized unless you hit “Submit” Your changes will not be transmitted and will be disregarded after OE ends unless you “Submit” them.

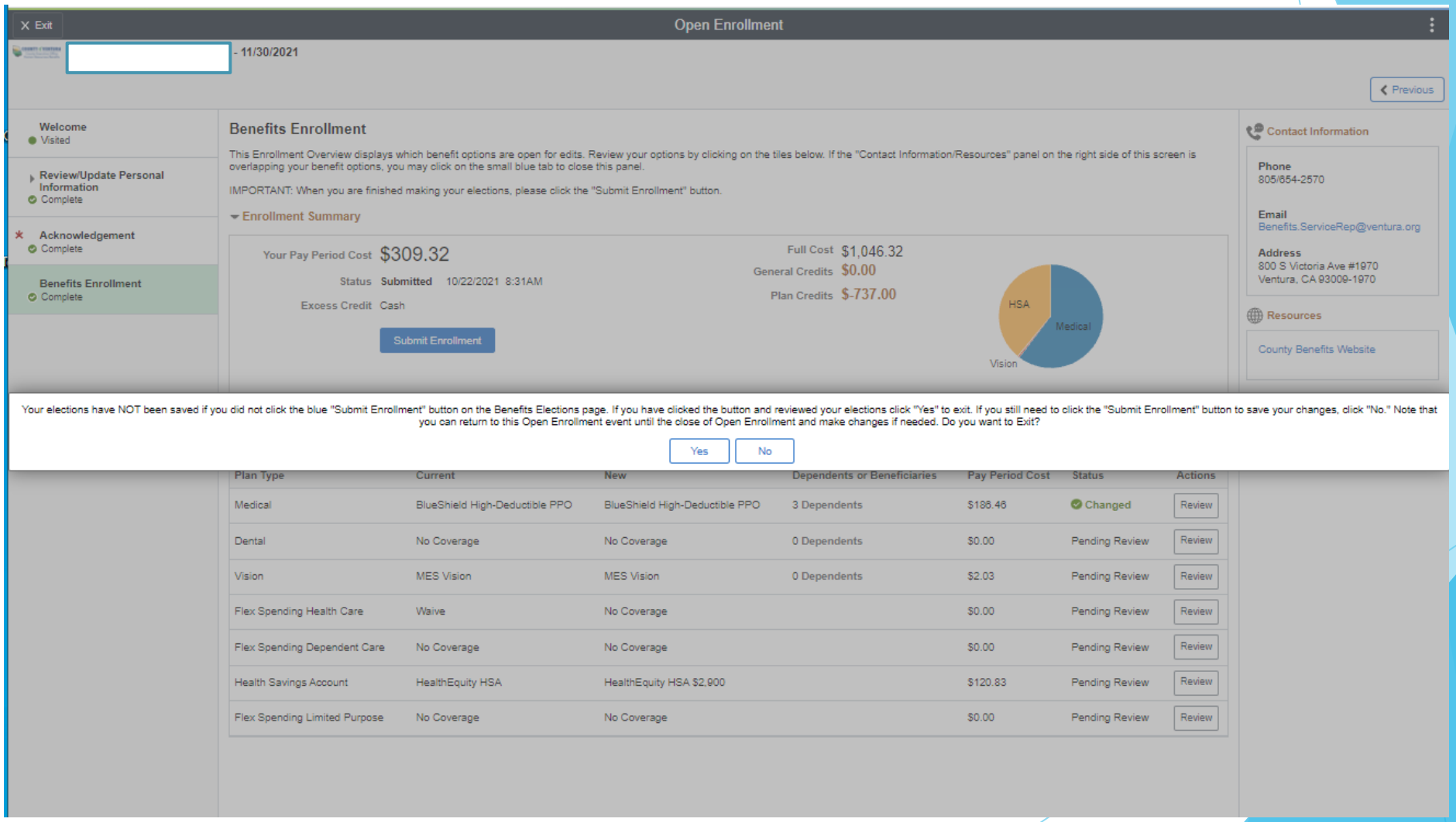
Elephants don’t forget, neither should you. Don’t forget, hit “Submit.”

After you click “Submit,” a “Benefits Alerts” pop-up message box will appear. Be sure to read the information in the box, as it includes important reminders about your next steps. Then, click “View” to review your submitted enrollment selections. If you need to make changes after reviewing, you can update your selections and click “Submit” again—there’s no limit to how many times you can do this before Open Enrollment ends. The last successfully submitted changes will be the ones processed at the close of Open Enrollment. If you do not see the “Benefits Alerts” message, it means your enrollment was not submitted.

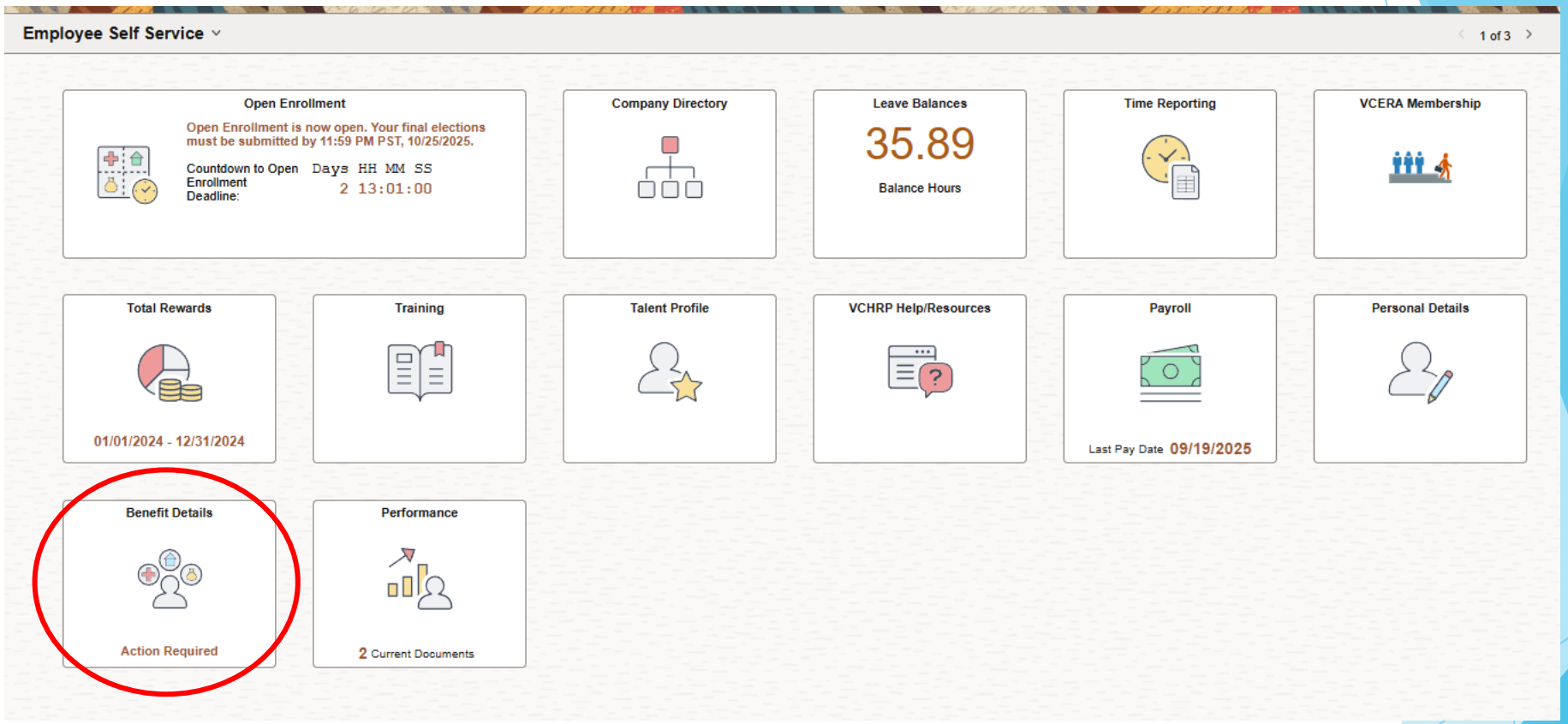




Once you've completed your OE Event, Submitted and Reviewed your Selections you can exit your OE event.

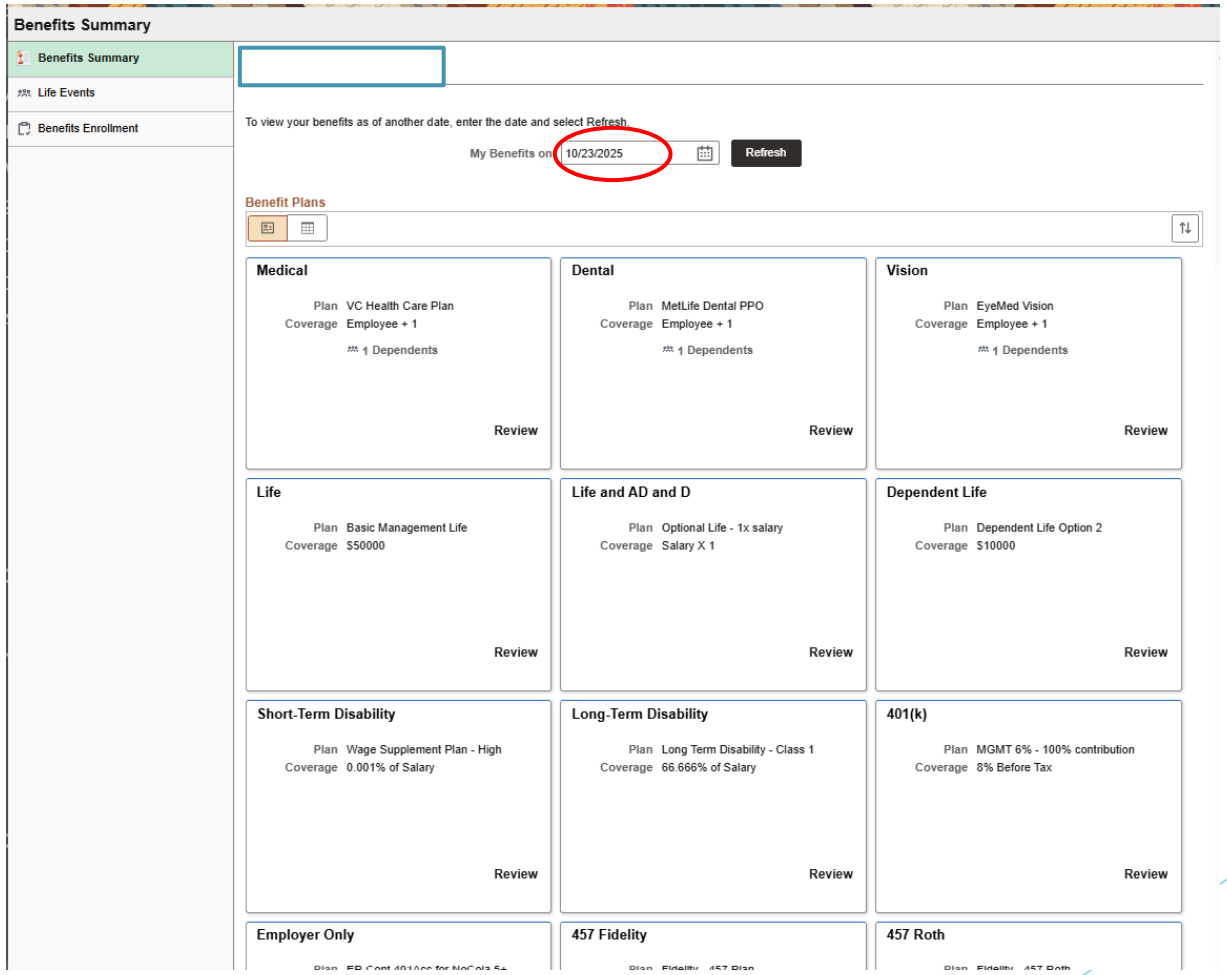


Submitted Enrollment Statements and Confirmation Statements



You can view your latest "Submitted Enrollment" statement anytime by accessing Benefit Details (tile) > Benefits Statements (tile). Confirmation Statements will be available here by December 12th.

As a reminder you can view your benefits information at any time—either as of today or a future date—by going to the Benefit Details tile and selecting the Benefits Summary tile. Enter the desired date and click Refresh to see your benefits as of that date. For open enrollment, those changes will not show here until confirmation statements are available in the Benefit Statements tile. This feature is especially helpful during the year and for those that have submitted a mid-year change, or a recent job change to see benefit changes if applicable.



More Information Visit:

https://hr.venturacounty.gov/benefits/py2026

Reference the Benefit Plans Handbook 2026 Benefit Plans Handbook:

Contact each plan individually for specific plan questions. Reference the Who Do I Contact sheet on the 2026 Open Enrollment Benefits page link noted above.

Contact your agency's HR Department Rep found at
HR Department Representative Contact Information found on the Open Enrollment website and here:

Or

Leave of Absence Employees: LOA.Benefits@venturacounty.gov, 805-677-8785 and Active Employees: Benefits Service Representative Benefits.ServiceRep@venturacounty.gov, 805-654-2570 if you have questions about the enrollment process.

If you need help submitting your enrollment in VCHRP we will have drop-in times available. Bring any documentation you will need to submit your enrollment (such as proof of dependent if adding new dependents) and we will assist in-person during the designated times.