San Joaquin County Retiree Benefits

2027 Open Enrollment

November 9, 2026 to December 9, 2026

Open Enrollment is the one time you can each year make changes to your retiree benefits.

You may:

- Change your medical plan
- Add or remove dependents
- Enroll in retiree benefits for the first time
- Cancel coverage

Open Enrollment Retiree Fairs:

Location: Mickie Grove
11793 N. Mickie Grove Road, Lodi CA 95240
Thursday, October 22, 2026 ,11am to 2pm

Location: Administration Building
44 N. San Joaquin Street, Stockton CA 95202
Thursday, November 5, 2026, 11am to 2pm

Open Enrollment Update

We have transitioned from a fiscal-year benefit plan to a calendar-year plan.

Open Enrollment Update

November 9 – December 9
Elections made during this period will provide coverage from January 1, 2027 - December 31, 2027.

Looking Ahead

Beginning in 2027, Open Enrollment will occur once each year in October, with coverage effective January 1 through December 31.

Important Information

No Change

If you do not make changes to your health benefits during Open Enrollment, your current coverage will continue on January 1, 2027 as it is now. Your monthly premiums will change, effective January 1, 2027.

Canceling Coverage

If you want to cancel your retiree health, dental, or vision coverage, you must notify SJCERA. Otherwise, premiums will continue to be deducted from your retirement benefit.

Re-Enrollment Rules

If you cancel or opt out of SJCERA retiree medical coverage, you may not be able to enroll again in the future, unless you were continuously covered under another employer's group health plan and later lost that coverage.

Dependent Social Security Numbers

Social Security numbers are required for all dependents enrolled in coverage so claims can be processed.

How to Make Changes

Step 1: Review Plan Information

Review the available health plans and monthly premium rates.

For more information, visit:
https://www.sjgov.org/department/hr/programs-services/benefits/retiree-information

Step 2: Submit Your Applicable Enrollment Forms

Enrollment forms are available from SJCERA
For more information contact SJCERA at:
Phone: 209-468-2163
Email: ContactUs@sjcera.org

Submit completed forms no later than:
Friday December 9, 2026.

Send forms to:
SJCERA
220 E. Channel Street
Stockton CA 95202

Medicare Requirement

If you are eligible for Medicare Part A and B, you must enroll.

If you do no enroll when eligible, claims may be processed as if Medicare were your primary coverage and your costs may increase.

Enrollment in Medicare Part D is not required if you have other creditable prescription drug coverage.

2027 Monthly Plan Premiums

Medicare HMOs (over 65)

Individuals and dependents all have Medicare. Members must assign Medicare Parts A and B.

	KAISER PERMANENTE SENIOR ADVANTAGE		
	Traditional High Option Plan	Traditional Low Option Plan	Kaiser Northwest
Retiree	**$340.34**	**$250.78**	$437.29
Retire + 1 Dependent	**$674.65**	**$495.53**	$868.55

Medicare Coordinated (over 65)

Individuals and dependents all have Medicare. No assignment of Medicare required.

	CMCP or CMCP (Out of Area)	Anthem Blue Cross Medicare Advantage
Retiree	**$1,731.95**	**$800.14**
Retire + 1 Dependent	**$3,459.47**	**$1,594.25**

Non-Medicare Plans (under 65)

Individuals and dependents all under age 65*.

	CMPCP or CMCP (Out of Area)	Sutter Health Plus HMO	Kaiser Permanente CA	Kaiser Permanente Northwest
Retiree Only	**$2,476.58**	**$1,395.83**	**$1,098.52**	**$1,585.68**
Retire + 1 Dependent	**$4,948.80**	**$2,785.73**	**$2,191.01**	**$3,165.33**
Retiree + Family	**$6,926.53**	**$3,939.43**	**$3,097.78**	**$4,744.98**

*Anyone under the age of 65 who is eligible for Medicare must enroll in Parts A and B, including the CMCP plan. If eligible to enroll and the retiree does not enroll, claims will be paid as if enrolled in Medicare, reducing the claims payments and increasing your out-of-pocket costs.

2027 Monthly Plan Premiums

Blended Family Plans
Families with Medicare and non-Medicare enrollees

	CMCP Over 65 and Under 65	Kaiser Permanente N. California Senior Advantage		Kaiser Northwest
		HIGH	LOW	
1 with and 1 without Medicare	$4,204.12	$1,432.83	$1,343.27	$1,999.93
1 with and 2 without Medicare	$6,181.84	$2,339.60	$2,250.04	NA

*Blended low option is only available if the retiree or subscriber has Medicare.

Dental and Vision

	United Healthcare Dental (DHMO Plan D125H)	Delta Dental (PPO Plan)	Vision Service Plan (VSP)
Retiree Only	$16.54	$42.68	$5.91
Retiree + 1 Dependent	$24.03	$80.07	$11.35
Retiree + Family	$37.27	$107.10	$13.25