



## EMPLOYEE BENEFITS



# Orland Fire Protection District Retirees (Post-2019) Open Enrollment Overview and Summary

## Introduction/Message to Employees

Your 2026 Open Enrollment period is around the corner. Beginning on November 28th, eligible employees of the Orland FPD are eligible to update, add, and or terminate their employee benefits for the new policy year.

## Summary of Employee Benefits Changes

### Medical Plan Changes

- The HMO medical policy deductibles, coinsurance, and out-of-pocket maximums are unchanged.
- The PPO medical policy deductibles, coinsurance, and out-of-pocket maximums are unchanged.
- The HSA policy deductibles and out-of-pocket maximums are increasing. See benefit guide for complete details.

The chart below outlines the payroll deduction changes for the 2026 medical policy year.

HMO Premiums	1/1/2025-12/31/2025	1/1/2026-12/31/2026
Retiree	\$ 575.05	\$ 575.05
Retiree + 1	\$ 1,225.82	\$ 1,225.82
Retiree Family	\$ 1,624.90	\$ 1,624.90
PPO Premiums	1/1/2025-12/31/2025	1/1/2026-12/31/2026
Retiree	\$ 760.18	\$ 760.18
Retiree + 1	\$ 1,620.52	\$ 1,620.52
Retiree Family	\$ 2,148.07	\$ 2,148.07
HSA Premiums	1/1/2025-12/31/2025	1/1/2026-12/31/2026
Retiree	\$ 506.93	\$ 506.93
Retiree + 1	\$ 1,080.59	\$ 1,080.59
Retiree Family	\$ 1,432.40	\$ 1,432.40

# Orland Fire Protection District's Open Enrollment & Benefit Summary

## HSA-Health Savings Arrangement Changes

The Chart below outlines the HSA contribution changes for the 2026 policy year

HSA CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$1,912.50	\$2,062.00
Employee + 1 Spouse or Dependent	\$3,825.00	\$3,975.00
Employee + 2 or More	\$3,825.00	\$3,975.00

## HRA-Health Reimbursement Arrangement Changes

The chart below outlines District Annualized contributions for retirees enrolled in the PPO Medical Plan.

HRA CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$9,488.88	\$10,904.83
Employee + 1 Spouse or Dependent	\$20,128.92	\$23,245.85
Employee + 2 or More	\$26,800.80	\$30,813.84

## Dental Plan Changes

- There are no changes to your dental policy benefits nor monthly premiums.

## Vision Plan Changes

- There are no changes to your vision policy benefits nor monthly premiums.

## Your Responsibilities during Open Enrollment

*If you don't want to make any changes to your current benefit elections, you will not need to take any action. All of your current benefit elections will automatically carry over and remain effective for 01/01/2026.*

If you want to change any of your current benefit elections, you will need to log into Employee Navigator, your benefits Paycor admin portal.

**NOTE:** After open enrollment, you **cannot** make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Switch from part-time employment to full-time employment

You have 30 days from a change in family status to make changes to your current coverage.