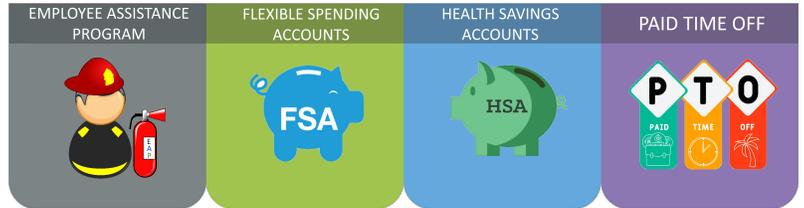


EMPLOYEE BENEFITS



Orland Fire Protection District 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 PAYROLL DEDUCTIONS	01/1/2025 - 12/31/2025	01/1/2026-12/31/2026
Employee only	\$0	\$0
Employee + 1 Spouse or Dependent	\$0	\$0
Employee + 2 or More	\$0	\$0

PPO PAYROLL DEDUCTIONS	01/1/2025 - 12/31/2025	01/1/2026-12/31/2026
Employee only	\$76.02	\$76.02
Employee + 1 Spouse or Dependent	\$162.06	\$162.06
Employee + 2 or More	\$214.83	\$214.83

HSA PAYROLL DEDUCTIONS	01/01/2025 - 12/31/2025	01/1/2026-12/31/2026
Employee only	\$28.08	\$28.08
Employee + 1 Spouse or Dependent	\$59.85	\$59.85
Employee + 2 or More	\$79.33	\$79.33

Orland Fire Protection District's Open Enrollment & Benefit Summary

HSA-Health Savings Account Plan Changes

- HSA contributions are being increased to match increasing medical policy deductibles and out-of-pocket maximums.

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

HSA CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$2,550	\$2,750
Employee + 1 Spouse or Dependent	\$5,100	\$5,300
Employee + 2 or More	\$5,100	\$5,300

Dental Plan Changes

- There are no changes to your dental policy benefits.

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

DENTAL + HMO PAYROLL CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$0	\$0
Employee + 1 Spouse or Dependent	\$0	\$0
Employee + 2 or More	\$0	\$0

DENTAL + PPO PAYROLL CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$3.05	\$3.05
Employee + 1 Spouse or Dependent	\$5.68	\$5.68
Employee + 2 or More	\$8.51	\$8.51

DENTAL + HSA PAYROLL CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$1.41	\$1.41
Employee + 1 Spouse or Dependent	\$2.62	\$2.62
Employee + 2 or More	\$3.93	\$3.93

Vision Plan Changes

There are no changes to your dental vision benefits.

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

PAYROLL CONTRIBUTIONS	01/1/2025 - 12/31/2025	01/1/2026 - 12/31/2026
Employee only	\$3.51	\$3.51
Employee + 1 Spouse	\$6.66	\$6.66
Employee + Child(ren)	\$7.02	\$7.02
Employee + Family	\$10.32	\$10.32

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, your be Paycor Benefits.

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.

Open Enrollment Meeting Dates for ACTIVE Members:

- **Wednesday, November 12th at 10:30am**
- **Thursday, November 13th at 10am**
- **Friday, November 14th at 10am**