

Seventh-day Adventist Church

SOUTHEASTERN CALIFORNIA CONFERENCE

Human Resources



TO: SECC Benefit-Eligible Employee

FROM: Giselle Garcia, Benefits Specialist

RE: 2026 Open Enrollment

DATE: September 15, 2025

This letter shares key details about the 2026 Open Enrollment period. During this time, you can update your healthcare coverage, set up a Flexible Spending Account, or buy extra insurance through SECC. We encourage all eligible employees to review their benefits and make any needed changes for the upcoming year. Any updates will take effect on **January 1, 2026.**

The Basics

How to Enroll: You'll complete open enrollment in your **BambooHR account**. Look for an email with a link to get started or simply [log in](#) and you'll see an Open Enrollment request on your profile. From there, just follow the easy step-by-step process to make your benefit choices. If you have not received an email, please contact HR right away.

More Information? Visit our [Open Enrollment Webpage](#).

Questions? Contact Giselle Garcia at 951-509-2352 or email giselle.garcia@seccsda.org.

Important Deadlines:

- Medical Plans (Choose One)
 - Ascend to Wholeness-WebTPA: October 9, 2025
 - Kaiser: October 9, 2025
- Optional Additional Coverages
 - VOYA Supplemental Life: October 9, 2025
 - Flexible Spending Account: November 1, 2025
 - Aflac Supplemental Insurance: December 15, 2025

Medical Plans with Open Enrollment Deadlines

SECC has renewed its healthcare plans with Kaiser and Ascend to Wholeness–WebTPA (previously called ARM). During Open Enrollment, you may keep your current plan or switch to a different provider, with changes taking effect January 1, 2026. Enrollment must be completed by October 8. The details below outline the key features of each plan.

Option 1: Kaiser

Kaiser is an HMO and integrated healthcare system that provides and coordinates your full range of care. There are some changes to the Kaiser plan for 2026. Below is a summary of coverage, with more details on our [Open Enrollment Webpage](#).

\$3,500 Out-of-Pocket Maximum (Individual)
\$30 Co-pay Office Visit
\$50 Co-pay Specialist Visit
\$750 per day up to a maximum of \$2,250 per admission
\$350 per visit
\$10 Co-pay for laboratory services and imaging
Prescription Drug Benefit G/B: \$15/\$30 for a 30-day supply or Mail Order \$30/\$60 for 90-day supply

For 2026, Kaiser’s monthly employee premium contributions are shown below and will be deducted from your paycheck.

Employee Only	\$100
Employee +1	\$150
Employee 2+	\$200

How to Enroll:

- Log into your BambooHR account and complete the Open Enrollment steps.
- You will be given the choice of both medical plans and please choose Kaiser.
- No further action is required; we’ll handle the rest.
- **Important:** Even if you’re already enrolled in Kaiser and want to keep it, please still log in and select Kaiser to confirm your coverage for next year.

Enrollment Deadline: October 8, 2025.

Option 2: Ascend to Wholeness-WebTPA

- Ascend to Wholeness (ATW) is a self-funded PPO plan that uses the Aetna PPO network which includes Loma Linda University Health.
- ATW offers two coverage options: Accelerate and Access. Accelerate provides richer benefits with lower out-of-pocket costs, but members must meet certain point requirements. Access does not require participation but comes with higher out-of-pocket costs.
- **ONE TIME ACCELERATE ELIGIBILITY OPTION:** Starting January 1, 2026, the medical coinsurance for the Access option will increase from 20% to 30%. Due to the significance of this change in plan benefit structure, the Ascend to Wholeness Healthcare Plan will allow a one-time opportunity for everyone to be eligible for the Accelerate option during the this Open Enrollment period. If you do not make a change selection during OE, it will default to the coverage you had in 2025.

Below is the general coverage information for Accelerate & Access Plans with more information on our [Open Enrollment Webpage](#).

	Accelerate Plan	Access Plan
Out-of-Pocket Maximum	\$3,000/Individual	\$6,000/Individual
Deductible	\$400/Individual	\$800/Individual
Co-insurance (after deductible)	20%	30%
Office Visit	\$30	\$60
Prescription G/B/N	\$11/\$30/\$55	\$11/\$60/\$120
<i>(Generic/Brand/Nonformulary)</i>		

For 2026, ATW's monthly employee premium contributions are shown below and will be deducted from your paycheck.

Employee Only	\$125
Employee +1	\$225
Employee +2	\$325

How to Enroll:

- Log into your BambooHR account and complete the Open Enrollment steps.
- You will be given the choice of both medical plans and please choose the Ascend to Wholeness option.
- **IMPORTANT:** You must also login to your BSWIFT Account secure.bswift.com/login-page/ARM to complete the enrollment process directly with them as well.
 - Usernames have changed to the format "**707800FirstNameLastName**." Failure to do this by October 8 will default to the coverage you had in 2025.

Enrollment Deadline: October 8, 2025.

Frequently Asked Questions

Q: As a full-time teacher or conference-funded employee, is my spouse automatically eligible for coverage under my plan?

- Your spouse is eligible if their earnings do not exceed the annual cap of \$58,615.16 in Riverside County, San Bernardino County, and Imperial County or \$66,768.59 in Orange County or San Diego County.
- If your plan covers two or more children, that annual cap is waived and your spouse will receive coverage.
- You may purchase coverage for your spouse if their income exceeds the limit. Please see the chart below for costs.

Q: As a locally funded full-time employee, is my spouse or dependents automatically eligible for coverage under my plan?

- Neither your spouse nor dependents are automatically eligible, but you can purchase coverage for them. Please see the chart below for costs.

Q: What are the costs for purchasing medical coverage for my spouse and/or dependents?

- To purchase SECC Health Care Plans for ineligible spouses and/or dependents, the cost is as follows for 2026:

	Kaiser	HCAP	Delta Dental	Total
Plus + 1	\$920.56	\$43.14	\$46.09	\$1,009.79
Plus + 2+	\$1,576.99	\$77.55	\$106.78	\$1,761.32
	ATW	HCAP	Delta Dental	Total
Plus + 1	\$974.66	\$43.14	\$46.09	\$1,063.89
Plus + 2+	\$1,762.04	\$77.55	\$106.78	\$1,946.37

Q: Can I waive medical insurance from SECC if I already have insurance?

- Yes, but proof of medical insurance must be provided.
- Employees who opt out of all SECC healthcare plans during open enrollment are eligible for a \$150 monthly benefit.
- If you decline medical insurance but keep HCAP and Delta Dental coverage, you will not receive the \$150 benefit.
- This benefit does not apply to those with Medi-Cal-based plans.
- **How to Waive Coverage:**
 - When you go through the Open Enrollment process in Bamboo, choose waive coverage instead of one of the medical plans.
 - Within 24-48 hours, you will receive a form via BambooHR to fill out to officially request the waiver.
 - Must be completed by November 30, 2025.

Q: Until what age are my children covered for medical benefits?

- Children are covered under SECC medical plans until the day they turn 26, regardless of dependency or student status.
- If they become eligible for another plan, please contact HR immediately to remove them from your plan.

Q: Until what age are my children covered for dental and HCAP benefits?

- Coverage continues through the end of the month in which your child turns 24, as long as they remain a dependent. School enrollment is not required.

Q: When can I add my newborn to the medical plan?

- You must enroll your newborn within 30 days of birth. After that window, you'll need to wait until the next Open Enrollment period.

OPTIONAL Additional Coverages with Open Enrollment Deadlines

The following optional coverages are available to employees and can be paid through payroll deduction.

Flexible Spending Account

- A Flexible Spending Account (FSA) lets you use pre-tax dollars to cover eligible health care or dependent care costs for yourself, your spouse, or your dependents. This can help you save money on everyday expenses like prescriptions, doctor visits, or childcare.
- These accounts have the following limits:
 - Medical FSA: Annual maximum of \$3,300, with a carryover limit of \$660.
 - Dependent Care FSA: Annual maximum of \$7,500, with no carryover.
- Visit our [Open Enrollment Webpage](#) for more details.
- **How to Apply:**
 - When going through the Open Enrollment process in BambooHR, click “Enroll” on the FSA page.
 - Within 24-48 hours, you will get a notification from BambooHR requesting you to complete a form.
 - Once that form is complete, we will process your enrollment.
- **Enrollment Deadline:** November 30, 2025.

AFLAC Additional Insurance Coverage

- Multiple plans are available including accident, cancer, critical illness, disability, and hospital insurance. Wellness benefits may be available with proof of appointments.
- **How to Apply:**
 - Plans are set up directly with Aflac representatives. Click [HERE](#) for details and contact information.
- **Enrollment Deadline:** December 15, 2025.

VOYA Supplemental Life Insurance

- You can apply for Supplemental Group Term Life Insurance that goes beyond the basic life insurance you are provided by SECC. For more details on coverage options and premiums, click [HERE](#).
- **How to Apply:**
 - When going through the Open Enrollment process in BambooHR, click “Enroll” on the Voya page.
 - Within 24-48 hours, you will get a notification from BambooHR requesting you to complete a form.
 - Once that form is complete, we will process your application with Voya.
- **Enrollment Deadline:** October 8, 2025

Reminder of Benefits (No Open Enrollment Deadlines)

Here are two additional medical benefits you automatically receive with no Open Enrollment deadlines that we'd like to remind you about.

Dental Coverage via Delta Dental PPO

- Coverage: Delta Dental continues to provide dental and orthodontic coverage, with an annual maximum benefit of \$3,000 per covered family member. Preventive care includes two cleanings per year at 100% coverage. This is a PPO-only plan, so be sure your provider is in the PPO network.
- Visit www.deltadentalins.com to find an in-network dentist, check eligibility, view claims, or review treatment plans. You can also use their mobile site or download the app for easy access.

Vision Health Care Assistance Plan (HCAP)

- Please review our [Schedule of Benefits](#) that are part of this self-funded plan.
- Vision Benefits: HCAP covers vision care for refraction and eyewear. Eye infections are covered under your medical plan. A LASIK benefit is also included.
- Cost Sharing: HCAP is an 80/20 plan, with a maximum HCAP payment of \$560 per person per plan year.
- Reimbursement: Submit all vision receipts to the Human Resources Department using the [HCAP Reimbursement Form](#).
- Carve-Outs: These are benefits not covered under the SECC Kaiser plan but included in the ATW plan. SECC funds them through the HCAP self-funded plan. Covered carve-outs include orthotics (for diabetics only) and infertility treatment.
- Additional Support: Kaiser members may request financial assistance from HR for ER visits or hospitalizations. Contact HR for more information.

Contact Us

We're here to help you navigate your medical coverage and optional insurance choices. If you have any questions or concerns, please reach out and we will work with you to find the best options for your needs.

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