2027 Open Enrollment

September 21 – October 4, 2026

TO: SECC Benefit-Eligible Employee

FROM: Giselle Garcia, Benefits Specialist

RE: 2027 Open Enrollment

This letter shares key details about the 2027 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, 2027.**

What You Need to Do

1	**Complete Open Enrollment in BambooHR.** Look for an email with a link, or log in to your BambooHR account and open the Open Enrollment request on your profile. Follow the step-by-step process. If you have not received an email, contact HR right away.
2	**Choose your medical coverage.** Select one medical option: Ascend to Wholeness-WebTPA or Kaiser. Even if you want to keep your current coverage, complete the election in BambooHR.
3	**Decide on optional coverages.** You may also elect a Flexible Spending Account and/or VOYA Supplemental Life and AD&D Insurance. These are optional and have Open Enrollment deadlines.

Your Choices at a Glance

Medical Plans: Choose One

- Ascend to Wholeness-WebTPA
- Kaiser

Optional Additional Coverages

- Flexible Spending Account
- VOYA Supplemental Life and AD&D Insurance

Need Help?

More Information: Open Enrollment Webpage

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

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, 2027. Enrollment must be completed by October 4. 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 no changes to plan from 2026. Below is a summary of coverage, with more details on our Employee Health Benefits Page.

Coverage	2027 Kaiser Plan Summary
Out-of-Pocket Maximum	$3,500/$7,000 (Individual/Family))
Office Visit	$30 Co-pay
Specialist Visit	$50 Co-pay
Hospital	$750 per day up to a maximum of $2,250 per admission
Emergency Room	$350 per visit
Laboratory Services and Imaging	$10 Co-pay
Prescription Drug Benefit G/B	$15/$30 for a 30-day supply or Mail Order $30/$60 for 90-day supply

For 2027, Kaiser's bi-weekly employee premium contributions are shown below and will be deducted from your paycheck in 26 equal payments.

Coverage Level	Bi-Weekly Employee Contribution (26 payments)
Employee Only	$46.15
Employee +1	$69.23
Employee 2+	$92.31

How to Enroll in Kaiser

- 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 4, 2026.

Option 2: Ascend to Wholeness-WebTPA

- Ascend to Wholeness (ATW) is a self-funded PPO health plan administered by WebTPA. The plan uses the Aetna PPO network for medical providers, which includes Loma Linda University Health.
- Accelerate and Access: The Accelerate plan provides richer benefits with lower out-of-pocket costs. To qualify for and remain on the Accelerate plan, the employee must earn 10,000 points. If a spouse is also covered under the plan, the spouse must separately earn 10,000 points as well. The Access plan does not require participation in the points program but has higher out-of-pocket costs.

Below is the general coverage information for Accelerate & Access Plans with more information on our Employee Health Benefits Page.

Coverage	Accelerate Plan	Access Plan
Out-of-Pocket Maximum	$3,000/$6,000 (Individual/Family)	$6,000/$12,000 (Individual/Family)
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

For 2027, ATW's bi-weekly employee premium contributions are shown below and will be deducted from your paycheck in 26 equal payments.

Coverage Level	Bi-Weekly Employee Contribution (26 payments)
Employee Only	$57.69
Employee +1	$103.84
Employee +2	$150

How to Enroll in Ascend to Wholeness

- 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: If you were enrolled in Ascend to Wholeness (ATW) during 2026, you must also log in to your BSWIFT account at secure.bswift.com/login-page/ARM to complete your 2027 enrollment.
  - Usernames have changed to the format "707800FirstNameLastName."
  - If you were previously enrolled in the Access plan and earned the required 10,000 points to qualify for Accelerate in 2027, you must manually elect the Accelerate plan in BSWIFT. Your coverage will not automatically change to Accelerate.
- If you were not enrolled in ATW during 2026, you do not need to log in to BSWIFT.
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Enrollment Deadline: October 4, 2026.

OPTIONAL Additional Coverages with Open Enrollment Deadlines

These optional coverages are available through payroll deduction and must be elected during Open Enrollment.

If you do not want any of these coverages, select "Waive" for each one in BambooHR.

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 $3,500, with a carryover limit of $700.
  - Dependent Care FSA: Annual maximum of $7,500, with no carryover.
- Visit Employee Health Benefits Page for more details.

How to Apply

- When going through the Open Enrollment process in BambooHR, click "Enroll" on the FSA page.
- Within 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: October 4, 2026

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, view Voya Life Insurance Details.

How to Apply

- When going through the Open Enrollment process in BambooHR, click "Enroll" on the Voya page.
- Within 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 4, 2026

VOYA Supplemental Accidental Death and Dismemberment

- You can also apply for Supplemental Accidental Death and Dismemberment insurance through Voya. For more details on coverage options and premiums, view Voya Insurance Details.

How to Apply

- When going through the Open Enrollment process in BambooHR, click "Enroll" on the Voya page.
- Within 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.

Frequently Asked Questions

Q: If I'm keeping my current medical plan, do I still need to complete Open Enrollment in BambooHR?

- Yes. Please complete Open Enrollment even if you are not making a change. This confirms your 2027 medical election and gives you an opportunity to review your benefits.

Q: Where can I see a summary of my benefits?

- Go to the "Benefits" section of your BambooHR profile to view a summary of your current benefits.

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 $62,325.26 in Riverside County, San Bernardino County, and Imperial County or $70,636 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 dependent 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 2027 bi-weekly payroll deductions are shown below.

Kaiser dependent coverage costs (Bi-Weekly, 26 payments)

	Kaiser	HCAP	Delta Dental	Total
Plus + 1	$481.20	$20.51	$21.91	$523.61
Plus + 2+	$834.48	$36.86	$50.76	$922.10

ATW dependent coverage costs (Bi-Weekly, 26 payments)

Dependent coverage	ATW	HCAP	Delta Dental	Total
+ Spouse	$489.23	$20.51	$21.91	$531.65
+ Each Child	$177.69	$20.51	$21.91	$220.11
+ spouse + 1 child	$666.92	$36.86	$50.76	$754.55
+ 2 children	$355.38	$36.86	$50.76	$443.01
+ spouse + 2 children	$844.62	$36.86	$50.76	$932.24

*****Beginning in 2027, ATW dependent medical premiums will be calculated based on each dependent enrolled. SECC continues to cover the employee's medical premium.**

Q: How do I purchase medical coverage for my spouse and/or dependents?

- In BambooHR, indicate that you want to purchase coverage for your spouse and/or dependents. Our Benefits Specialist will follow up with the required form and guide you through the remaining steps.

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 $69.23 bi-weekly benefit. If you decline medical insurance but keep HCAP and Delta Dental coverage, you will not receive the 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 48 hours, you will receive a form via BambooHR to fill out to officially request the waiver and submit a copy of your insurance card.
- Must be completed by November 30, 2026.

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.

Q: Where can I review all of my SECC benefits?

- Open Enrollment is a good time to review all of your benefits, including those without Open Enrollment deadlines. Please review the guide that applies to you here: Outline of Benefits.