

Report of Open Enrollment Activities for Plan Year 2026



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Agenda

Open Enrollment Plan

- Purpose of Open Enrollment
- Open Enrollment Objectives

Plan Execution

- Annual Enrollment
- 2026 Initiatives

Member Experience & Results

- Member Support and Enrollment Processing
- Off-Site Call Center Performance
- Summary of Member and Dependent Activity
- Summary of 2026 Initiatives
- Member Communication

Appendix

- Enrollments in all Benefits
- Additional OE Data



Open Enrollment Plan

Purpose of Open Enrollment

- In order to allow Members to pay for their health plan premiums with pre-tax dollars, San Francisco Health Service System (SFHSS) must follow the rules for Cafeteria Plans outlined in Section 125 of the Internal Revenue Code.
- One of the main rules is the requirement that Members make their benefit elections prior to the first day of the coverage period and that such elections are irrevocable until the end of the plan year.
- Open Enrollment is when Members can enroll in, waive, or add/remove family members from SFHSS coverage without a Qualifying Life Event (QLE). Dependent verification documents are still required during OE and must be submitted during the OE period.

Open Enrollment Objectives

- Offer an Annual Enrollment Period to 81,002 Members
- Additional Objectives for the 2026 Plan Year
 - PCP Designation for New Enrollment into Blue Shield HMO Plans
 - Two-Tier Dependent Care FSA
 - Offsite Call Center
 - New York Life Insurance
 - Streamlined Communications
 - Benefit Plan Comparison in eBenefits

Plan Execution

Key Milestones for Annual Open Enrollment

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<ul style="list-style-type: none"> Finalize current year implementation from prior plan year – ensure correct deductions and payments Health plan renewal discussion & negotiation (Jan.-June) Health Service Board rates & benefits begin 			<ul style="list-style-type: none"> Health Service Board approves all "Simple" Rates (June 12) Rates and Benefits Packet Delivered to Board of Supervisors (June 24) Communications Plan Developed Review all plan documents (through Dec) 			<ul style="list-style-type: none"> Board of Supervisors rates & benefits approval (July 10) Review MOUs System programming, configuration, and testing "Detailed" rates calculated Staff training (Aug.-Sept.) Communications collateral complete 			<ul style="list-style-type: none"> OE letters delivered by Oct. 1 OE begins Oct. 1 and ends on Oct. 24 HSS & Vendor webinars and live events (Oct.) Data entry completed Eligibility files to vendors Member confirmation statements in Dec. 		

Key Milestones for New York Life & Disability

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<ul style="list-style-type: none"> • RFP released 2024 • Questions received and responded • Appendices to RFP released and updated 			<ul style="list-style-type: none"> • Conduct RFP • HSB approves RFP award (May 8) • Weekly implementation meetings through December • Communication plan developed 			<ul style="list-style-type: none"> • Finalize contract • Cybersecurity review • Setup in financial and benefits administration system • Migration of existing into correct policies • Develop interface files for enrollment • Test enrollment system for supplemental benefits 			<ul style="list-style-type: none"> • Offer enrollment through Workterra • Communicate EOI requirements to those exceeding GI • Obtain insurance certificates • Validate payment to vendor (Jan. 2026) 		

Key Milestones for Blue Shield PCP Designation

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
			<ul style="list-style-type: none"> Review 834 file specification Submit development request for Peoplesoft benefits administration system 			<ul style="list-style-type: none"> Create tables to store PCP information Create custom page logic Alter program to write PCP ID to eligibility file Conduct testing with Blue Shield Create member instructions 			<ul style="list-style-type: none"> Verify values transmitted to carrier 		

Key Milestones for Two-Tier Dependent Care FSA

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

- Research
- Create 2nd dependent care FSA plan in benefits administration system
- Update benefit eligibility for 10,031 HCE employees
- Test and migrate to production
- Communicate options to employees
- Set up with COBRA vendor
- Verify values transmitted to carrier
- Confirm payroll deductions correct in 2026

Key Milestones for Implementation of Offsite Call Center

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
			<ul style="list-style-type: none"> • Submit pre-bid waiver request • Assemble list of RFP respondents • Issue RFP for as-needed call center services (RFPHQHSS2025.01) • Release RFP Addenda (1&2) 			<ul style="list-style-type: none"> • Obtain Civil Service Commission approval • Conduct competitive procurement • Cybersecurity review of vendor • Execute agreement • Onboard vendor to City systems • Integrate phone systems • Train vendor on eligibility, systems, 2026 plan year updates 			<ul style="list-style-type: none"> • Establish call routing rules (post-OE) • Provide end-user support (continued through Dec. 31, 2025) • Execute 4th Amendment to agreement with Hyland to procure additional licenses for DII staff 		

Streamlined OE Communications

Benefit Plan Year 2026

1st Quarter			2nd Quarter			3rd Quarter			4th Quarter		
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
			<p>Email Pilot:</p> <ul style="list-style-type: none"> Invited 3 Depts. - DHR, SFERS, and CON <p>Benefit Guides:</p> <ul style="list-style-type: none"> No printed guides Digital Guides posted online for speed and cost savings 			<p>Email Pilot:</p> <ul style="list-style-type: none"> Evaluated mass email software Identified additional steps for members who have “opted out” of emails <p>Benefit Guides:</p> <ul style="list-style-type: none"> Finalized development of digital guides Guides posted online on 9/22 			<p>Email Pilot:</p> <ul style="list-style-type: none"> Sent OE email on 10/1 <p>Benefit Guides:</p> <ul style="list-style-type: none"> Tracked requests for guide content 		

Member Experience & Results

Member Support and Enrollment Processing Dashboard



2024 Total Call Volume

- **9,909** Calls handled
(including Blue Shield Calls)

2025 Total Call Volume

- **6,294** Calls handled



2024 Call Metrics (Avg. Speed of Answer)

- **3 minutes 50 secs**

2025 Call Metrics (Avg. Speed of Answer)

- **6 minutes 22 secs**



2024 Retiree Consultations

- **528**

2025 Retiree Consultations

- **335**



2024 Walk-ins for In-Person Lobby Support

- **950** SFHSS
- **22** Blue Shield

2025 Walk-ins for In-Person Lobby Support

- **1,251** SFHSS
- **78** Blue Shield

Member Support and Enrollment Processing Dashboard



2024 Open Enrollment Paper Applications
Received and Processed:
1,137

2025 Open Enrollment Paper Applications
Received and Processed:
1,216



2024 Open Enrollment Online Transactions:
12,196

2025 Open Enrollment Online Transactions:
15,397



2024 Open Enrollment Clean Up Queries
Processed: **17**
Regular Weekly Queries: **25**

2025 Open Enrollment Clean Up Queries
Processed: **11**
Regular Weekly Queries: **25**



2024 Mailing Requests Total: 893

- Applications: **419**
- Address Changes: **76**
- Benefit Guides: **176**

2025 Mailing Requests Total: 548

- Applications: **288**
- Address Changes: **32**
- Rates Documents: **13**
- Plan Comparison Charts: **17**

Offsite Call Center Performance Data



Total Call Volume

- 3,945 calls handled



Abandonment Rate:

- 23.29%



Call Metrics (Avg. Call Handle Time)

- 11 minutes 41 secs



Average Abandoned Time:

- 4 minutes 33 secs



Call Metrics (Avg. Speed of Answer)

- 5 minutes 20 secs



First Call Resolution:

78%*

Challenges:

- One month delay in ramp up of DII services – downstream impacted due to City contracting and delay in approval of the Personal Services Contract by the Civil Service Commission:
 - System set up delayed resulting in access issues and training delays
 - DII was not available with the full staffing on first day of OE
 - Full staffing for DII became available 10/10

*First Call Resolution for this evaluation used unique member phone numbers from WebEx. Due to DII's low staffing in 10/1–10/10, some of the calls in the DII queues were handled by SFHSS staff.

Summary of Member and Dependents Activity



Made Change in Plan:

2,534 Members *changed*
Medical Plan
(2,849 prior year*)

1,410 Members *changed*
Dental Plan
(1,814 prior year)

3,045 Members *changed*
Vision Plan
(2,293 prior year)

9,076 Members enrolled in
Medical FSA
(8,837 prior year)



Added/Dropped Deps:

1,385 Members *added*
deps to **Medical**
(1,032 prior year)

1,416 Members *added*
deps to **Dental**
(1,133 prior year)

897 Members *dropped*
deps from **Medical**
(966 prior year)

685 Members *dropped*
deps from **Dental**
(724 prior year)

*For comparative purposes excludes 2025 PY changes due to Medicare plan change.

Summary of 2026 Initiatives



Designated PCP at Enrollment:

145 Members
257 Dependents



NYL Guarantee Issue Supplemental Life Insurance:

1,640 Members *added*
483 Members coverage *increased (303 to GI)*
79 Members *dropped*
69% *increase* in enrollments

1,424 Dependents *added*
65 Dependents coverage *increased (60 to GI)*
61 Dependents *dropped*
85% *increase* in enrollments



Two-Tier Dependent Care FSA:

2026 Plan Year Enrollment:

805 enrolled / **\$5,072** avg election in **Dependent Care FSA**

867 enrolled / **\$2,728** avg election in **Dependent Care FSA HCE**

2025 Plan Year Enrollment:

1,055 enrolled / **\$3,794** avg election in **Dependent Care FSA**

722 enrolled / **\$4,071** avg election in **Dependent Care FSA HCE**

Streamlined Communications

Digital Guides

- Saved Over \$50k this year for not printing the OE guides or retiree booklets.
- Identified key components within the guides to meet member needs.
 - Document requests: **548**
- Based on lower requests for printed materials than previous year and budgetary constraints, we will continue with digital guides.



Email Pilot

- Created custom Email Pilot Poster and Table Tent for the 3 participating departments—DHR, RET & CON.
- Distributed **one** email at the start of open enrollment to **667** active employees in the three email pilot departments.
 - **33% Open Rate**
 - **35.6% Click to Open Rate**
 - Directed members to SF MyHub to make elections online
- All members with an email address on file received 4 weekly Open Enrollment reminder emails.

2025 Member Targeted Email Reminders



Reason	Incomplete or Missing Documents	Failure to Submit Online OE Elections	Failure to Submit Online OE Elections
Email Date	10/10/25	10/22/25	10/24/25
# of Recipients	564	718	560
Open Rate	84%	77%	78%
Click Rate	2%	2%	2%



of Members who did not finalize their elections:

2025: **367**

2024: **162**

2023: **400+**

Late Open Enrollment Notices Sent: **11**

Benefits Fairs 2025

Hosted 8 Benefit Fairs at 7 Locations:

- 2 Open Fairs
(*Employees & Retirees*)
- 6 Restricted Fairs
(*Dept Specific*)

Total Estimated Participation: **1,700**



Appendix

Members We Serve

Member Groups	# of Members
City and County of San Francisco	34,961
San Francisco Unified School District	7,658
City College of San Francisco	1,307
Superior Court of San Francisco	448
Country Transportation Authority	48
Medicare Retirees	26,378
Non-Medicare Retirees	5,297
Not Enrolled	4,720
Total Members	81,002

We are guided by our mission, which is dedicated to preserving and improving sustainable, quality health benefits and to enhancing the well-being of members and their families.

Review and Finalize Benefit Documents and Communications



Plan Documents (summaries of benefits, evidences of coverage, disclosures, certificates and schedules), including but not limited to:

- **Six (15)** BSC (Access+ & Trio HMO, PPO, PPO-20 & PPO-OOA)
- **Six (6)** BSC Medicare
- **Five (5)** Health Net HMO (Canopy Care)
- **Twenty-eight (28)** Kaiser (HMO, Senior Advantage, HI, NW, & WA)
- **Five (5)** Dental (Delta Dental, DeltaCare UHC Dental)
- **Twenty (20)** New York Life (Life, LTD, Supp. Life, AD&D, STD)



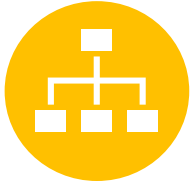
Sixteen (16) Benefit Agreements, amendments and appendices thereto



Aligning Member-facing Communications with plan documents and 2026 benefits and new benefit implementations:

- 90 pieces of plan materials (incl. up to 240+ page EOCs) and 66 pieces of member-facing collateral with SFHSS benefit plan documents (guides, booklets, letters, inserts, brochures, postcards, flyers, e-mails) plus webinars, OE Fair collateral and Reps comms.
- NYL implementation and Workterra testing for life/disability benefits

Rates & Benefits Administration System

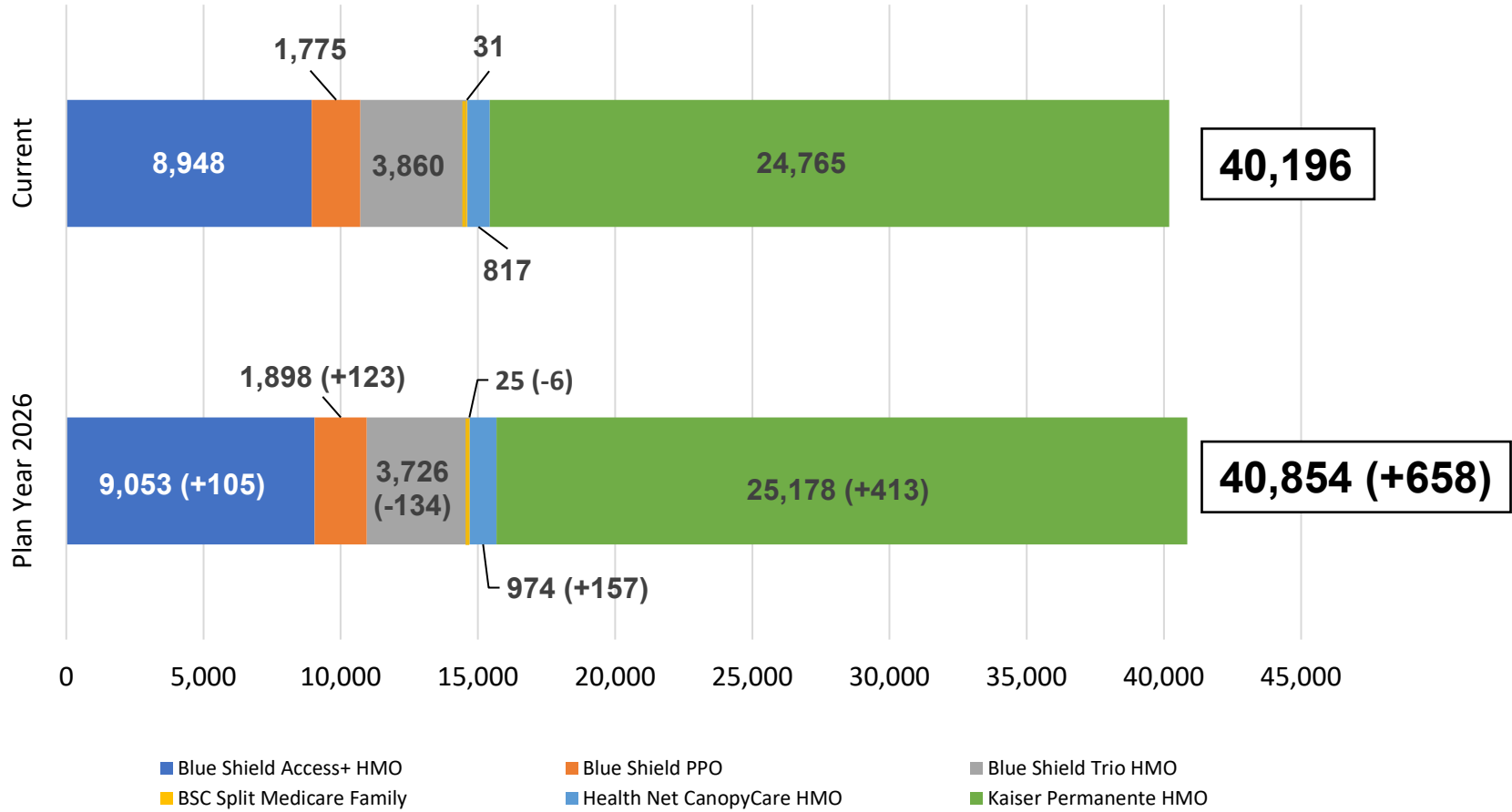


- Calculate 4,771 Complex Rates used in PeopleSoft benefit admin. system
- Calculate 70 COBRA rates and provide to vendor
- Update life, LTD and COBRA rates
- Conduct 10-County Survey used in medical rate calculation
- Update Zip Code tables for service areas
- Update Flex Credits and Hetch Hetchy Stipend
- Update Annual Maximum FSA election limit
- Update Deduction calendars for all employers and pension systems
- Update eBenefits plan comparison
- Generate mailing data files (OE and confirmation communications)



Medical Enrollment Migration – Actives

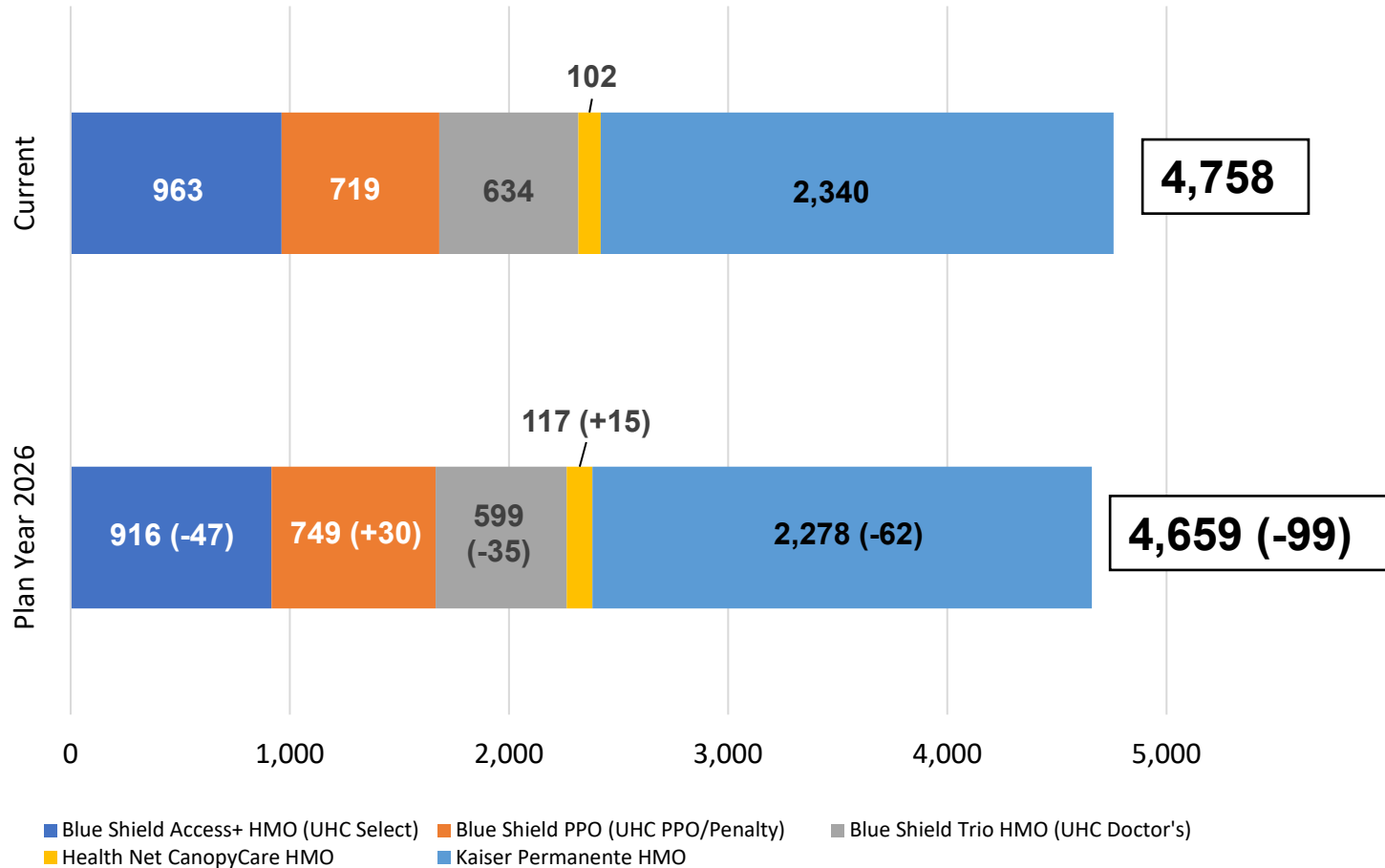
(# of Subscribers)





Medical Enrollment Migration – Non-Med Retirees

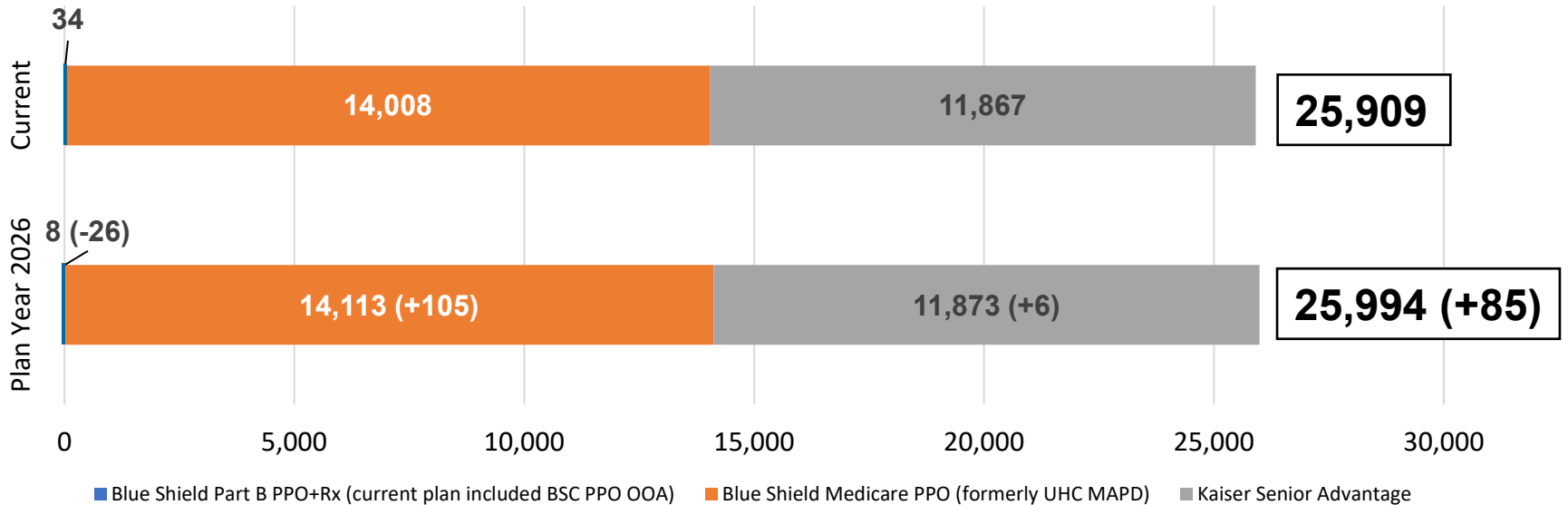
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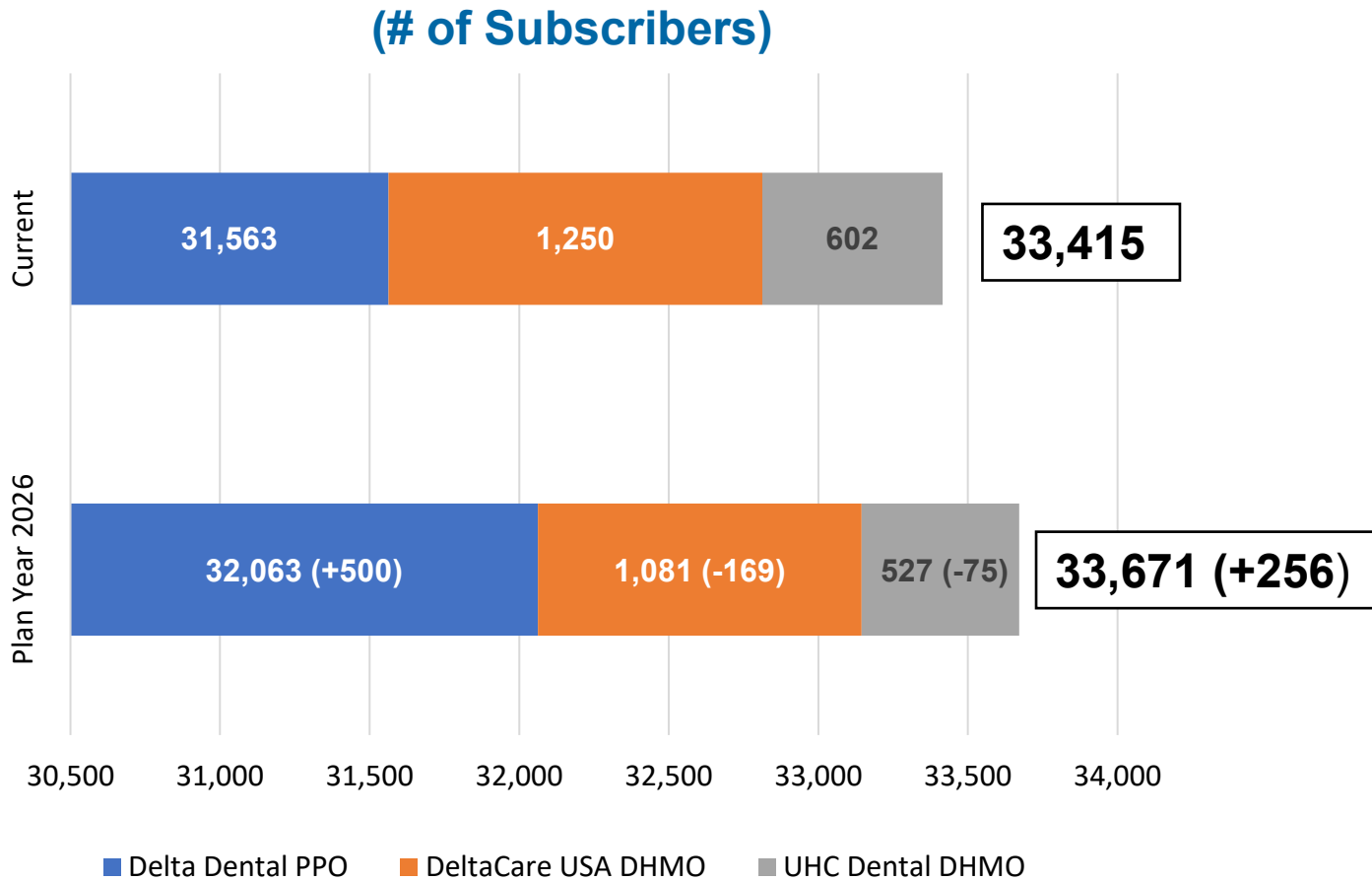
Medical Enrollment Migration – Medicare Retirees

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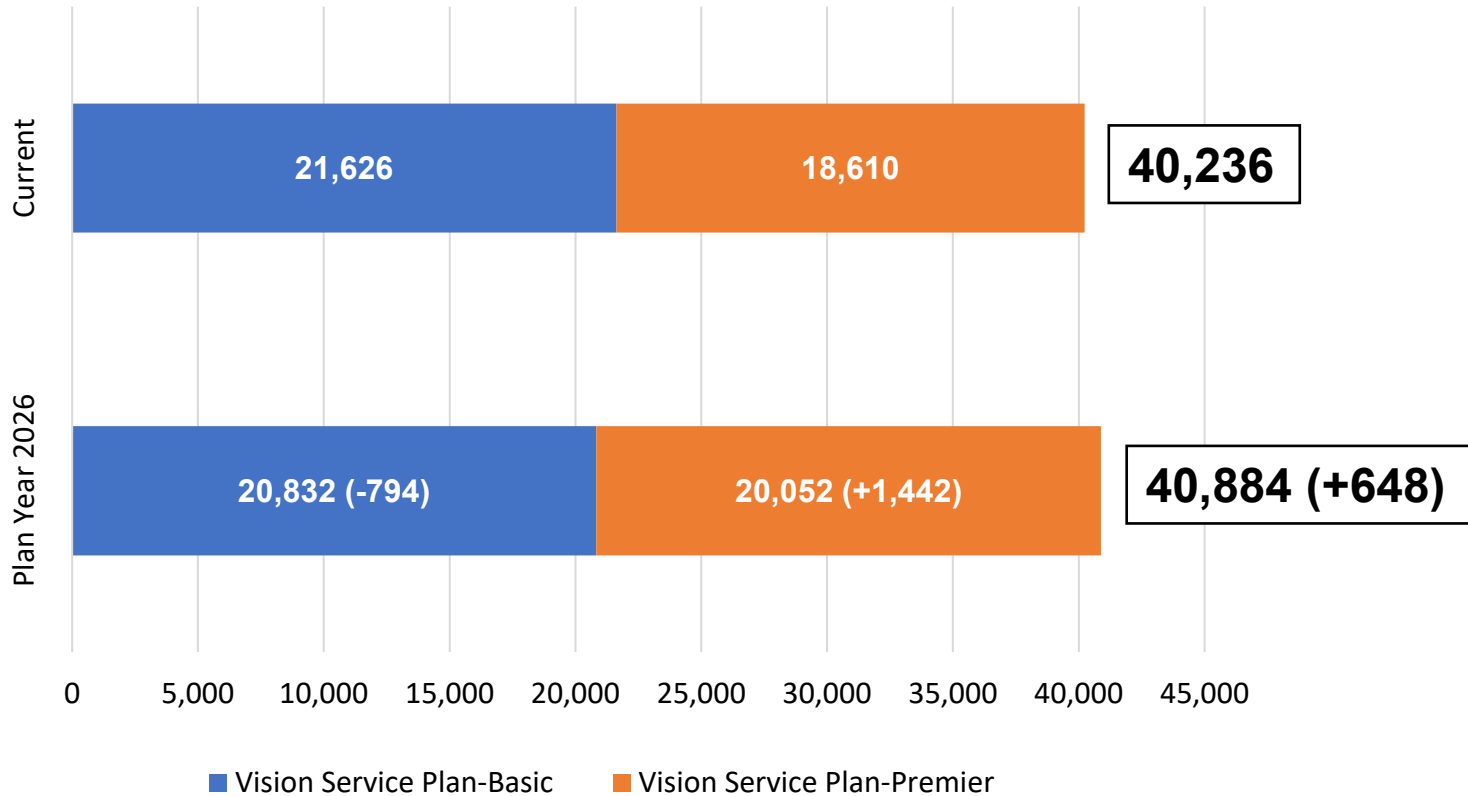
Dental Enrollment Migration – Actives





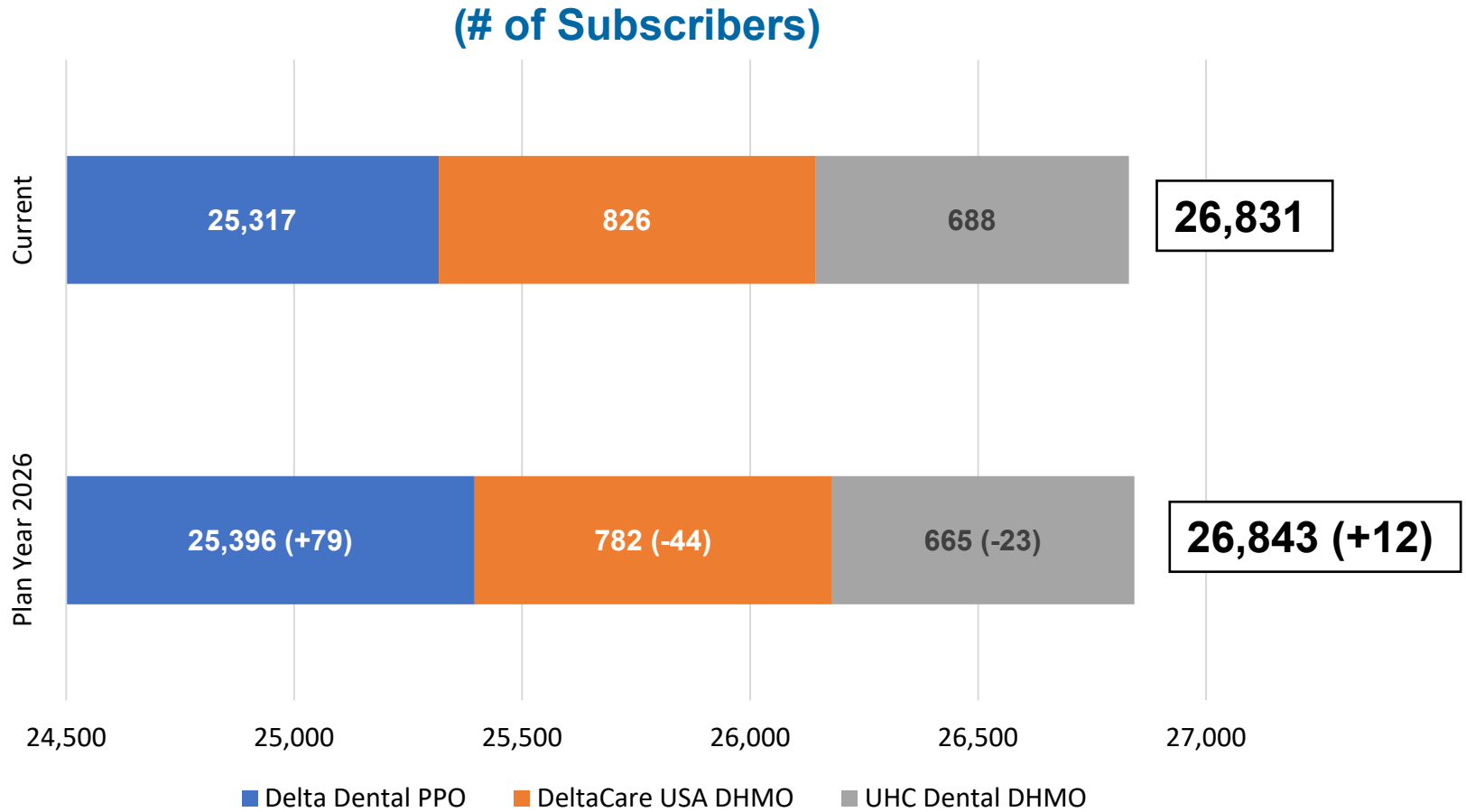
Vision Enrollment Migration – Actives

(# of Subscribers)



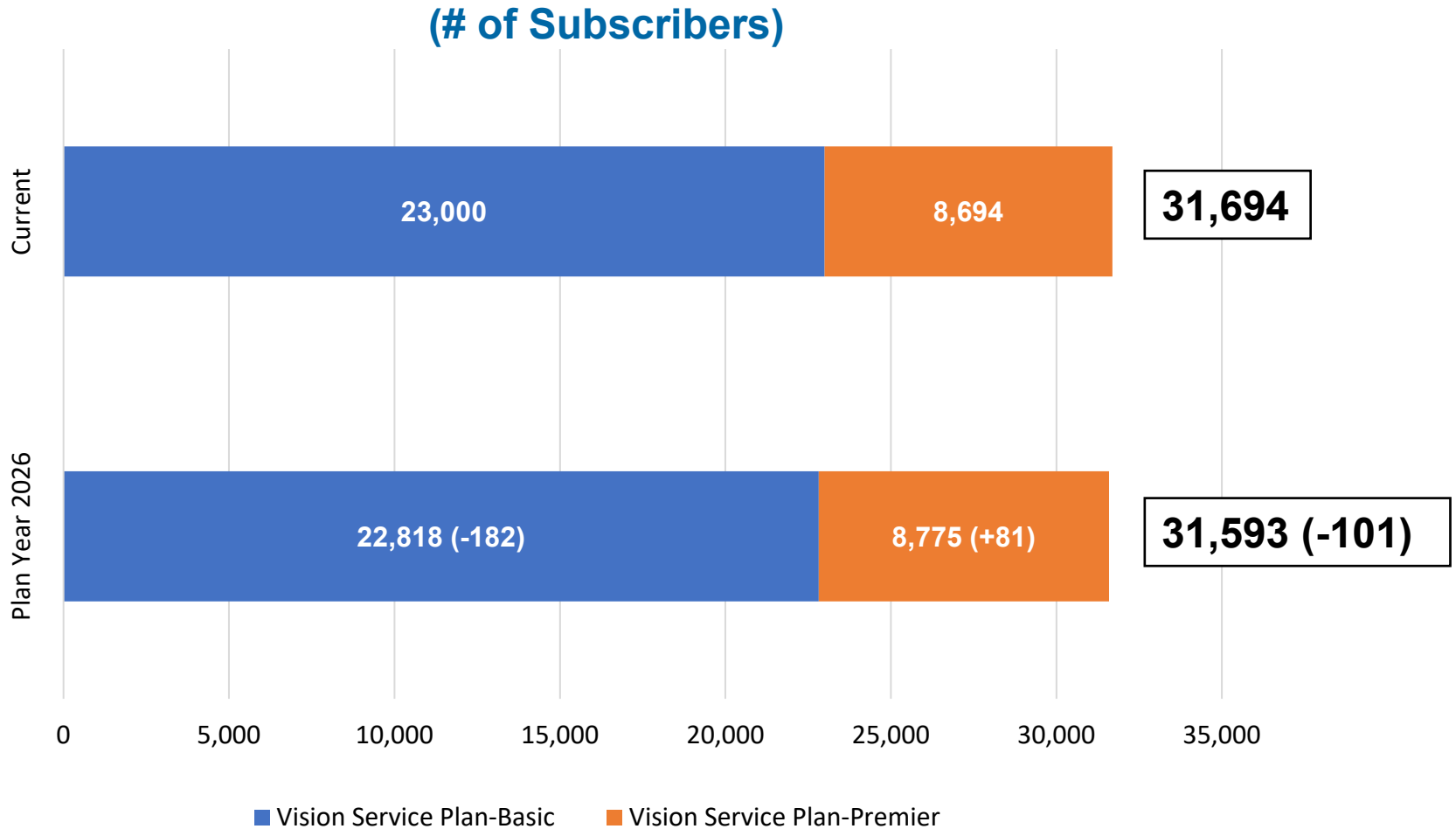


Dental Enrollment Migration – Retirees





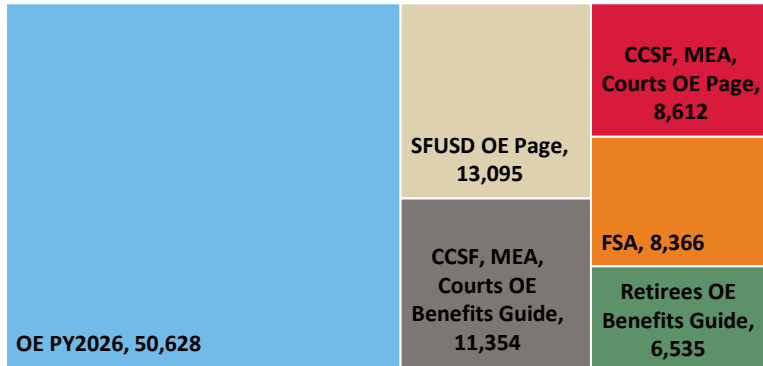
Vision Enrollment Migration – Retirees



Member Engagement

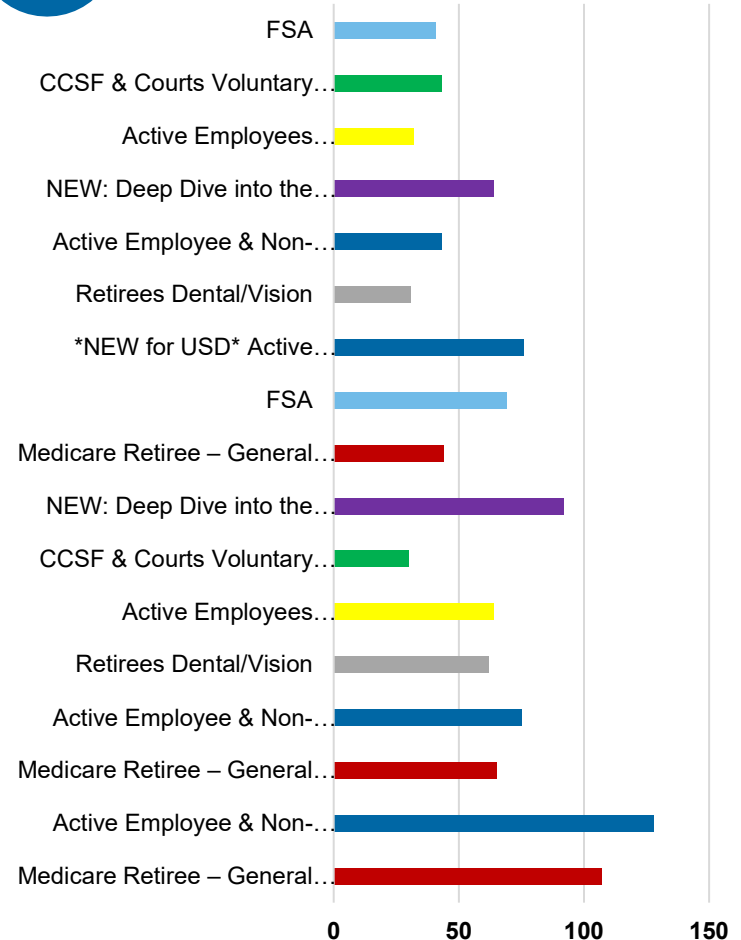
Top Visited sfhss.org Webpages for Open Enrollment

Goal: > 5,000



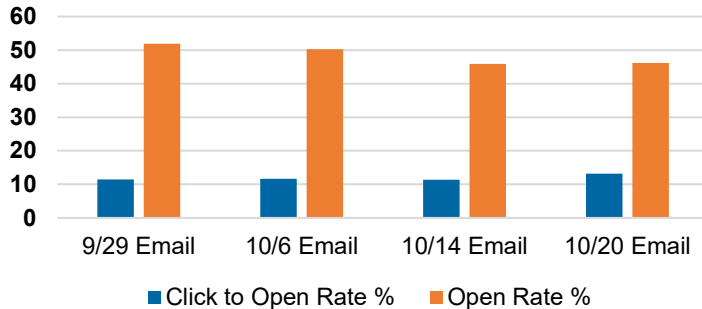
Webinar Attendees

Goal: > 80



Open Enrollment Email Engagement

Goal: > 50% Open Rate



Thank You