

Open Enrollment 2026-27 for Health and Welfare Benefits

Open Enrollment for medical, dental, and vision insurance coverages will be from Monday, August 10, 2026 through Friday, August 21, 2026. All coverage changes will be effective September 1, 2025.

Please use the [26-27 Health & Wellness – Selection Worksheet](#) to submit your choices by Friday, August 21, 2026 or earlier. Any coverage changes will require completion of additional forms to be reflected by the insurance provider and payroll. Please send any questions via email; it will be researched and responded to as soon as possible. Any drop-in questions or inquiries will be noted and followed up via email.

Highlights:

- Medical Single Rate Calculation – District had decided to maintain cost sharing calculation method based on prior year employee enrollment per plan via vote in June 2025.
- Medical – Effective 09/01/2026
 - Single rates calculated based on prior year employee enrollment per plan.
 - Employee + Dependent(s) rates calculated on direct costs from providers based on zip code across all industries.
- Delta Dental – Effective 01/01/2026 - Diagnostic & Preventive Maximum Waiver added
 - Services like cleanings and x-rays will not count toward your calendar year maximum.
- VSP Vision – Effective 01/01/2026 - Frame Allowance increased from \$150 to \$180

The following is a list of **SINGLE EMPLOYEE ONLY** annual rates for each of the different plans. These rates are calculated based on prior year enrollment per plan for cost sharing purposes, confirmed June 2025 via all staff voting. The District's maximum annual contribution for school year 2026-27 is \$13,600 for 1.00 FTE (pro-rated if less).

Plan Name	Prior Year Annual Premium	Current Year Annual Premium	% Change
Blue Shield - Gold Full PPO 750/30 OffEx	16,316	21,798	33.60%
Blue Shield - Platinum Access+ HMO 0/25 OffEx	16,544	18,472	11.66%
Kaiser - Platinum 90 HMO 0/20 PCP + Child Dental**	12,330	10,463	-15.15%
Kaiser - \$0/\$2,000 Deductible HMO Plan with HSA*	12,345	11,976	-2.99%
Kaiser - \$15 Copayment Plan	13,484	16,884	25.22%

Contact Information:

Cost Calculation:

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Medical Insurance Coverage & Benefits:

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Hanwool Kim, Chief Business Officer, WESD at hkim@woodsideschool.us (Secondary)

Dental & Vision Insurance Coverage & Benefits:

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