



State Center Community College District
District Human Resources Office
1171 Fulton Street
Fresno, CA 93721

Memorandum

TO: All Benefit Eligible Employees DATE: 7/31/2025
FROM: Frances Garza, Benefits Coordinator
RE: 2025 Annual Open Enrollment Period for District Health Insurance Benefits
for Full-Time Employees Start Monday, August 4, 2025!

The **2025 Annual Open Enrollment period** is just around the corner! From **August 4 through August 29, 2025**, all **benefit-eligible employees** are required to log in to their [BenefitBridge](#) account to review, update, or confirm their benefit elections for the upcoming plan year – October 1, 2025 through September 30, 2026.

Even if you're not planning to make changes, participation is **mandatory**.

You must actively confirm your elections in BenefitBridge to ensure continued coverage. If no action is taken, you and any eligible enrolled dependents will **automatically be enrolled** in the **Kaiser Permanente High-Deductible Health Plan**—the lowest-cost option—effective **October 1, 2025**.

No exceptions will be made.

Watch your email and the Open Enrollment website for more details, resources, and meeting opportunities to support you through the process.

Steps to Complete for Open Enrollment

- Visit the 2025 Open Enrollment website at <http://www.scccd.edu/openenrollment>.
 - Review the 2025-2026 Employee Health Benefits Guide.
 - Review the Frequently Asked Questions (FAQs).
 - Review the 2025 Open Enrollment Steps Checklist.
- Log into [BenefitBridge](#) and review your current benefits.
 - You can access BenefitBridge through your MyPortal apps catalog or via this [BenefitBridge SSO link](#).
 - If you're not able to access/log into BenefitBridge, email us at benefits@scccd.edu or call us at (559) 243-7100.
 - If you have technical issues while using BenefitBridge, contact the BenefitBridge Customer Care team by phone at 800-814-1962 Monday – Friday, 8:00 AM – 5:00 PM, PST or by e-mail benefitbridge@keenana.com.
- Confirm, update or change your benefit elections and dependent coverage in BenefitBridge.

- If you plan to add an eligible dependent to your health plans, please gather the required dependent eligibility documents (listed in the 2025–2026 Employee Health Benefits Guide) and upload them to BenefitBridge before submitting your benefit enrollment.
- Understand your monthly payroll deductions.
- Attend an open enrollment meeting.
- Apply for Voluntary Long-Term Disability Insurance.
- Enroll or re-enroll in a Flexible Spending Account (FSA) with American Fidelity.
- Choose to pre-tax your medical payroll deductions (IRC Section 125).
- Enroll in voluntary products with Trustmark, AFLAC, or American Fidelity.

Health Plan Options and Payroll Deductions Effective October 1, 2025

All health plan benefits will remain the same for the 2025–2026 plan year. Below are the updated monthly employee payroll deductions. These new deduction amounts will first appear on your **September 30, 2025** paycheck, which covers your benefits for the month of **October**.

Medical Plans*

- ASCIP 90/70 PPO Medical Plan - \$510.06
- ASCIP High-Deductible Health Plan A Medical Plan - \$36.87
- Kaiser Permanente High HMO Medical Plan - \$328.97
- Kaiser Permanente Low DHMO Medical Plan - \$41.63
- Kaiser Permanente High-Deductible HMO Medical Plan - \$0

**Employees may elect pre-tax deductions under IRC Section 125.*

Dental, Vision, Life and More (100% paid by the District)

- Ameritas PPO Dental Plan
- VSP Vision Plan
- Voya Life and Accidental Death & Dismemberment (AD&D) Insurance Plan
- Employee Assistance Program (EAP)

For information about these plans, including benefit summaries, please visit the Resource Center in BenefitBridge, review the 2025-2026 Employee Health Benefits Guide, and/or visit the 2025 Open Enrollment Website at www.scccd.edu/openenrollment.

Voluntary Benefits

Voluntary Long-Term Disability (LTD) Insurance

Available to employees hired on/after September 1, 2013, who did not enroll during their initial enrollment period. Steps to Enroll by **4:30 PM, August 29, 2025**:

1. Make the voluntary long-term disability election in BenefitBridge.
2. Print and complete the Evidence of Insurability (EOI) form (available when you elect the benefit in BenefitBridge).
3. Submit the form to ReliaStar/VOYA (fax or mail) by **August 29, 2025**.
 - a. Keep a copy for your records.

- b. You'll be notified of approval or denial by ReliaStar/VOYA, please note this may take up to three months.
- c. If approved, deductions begin on the 1st of the month following approval.

For more information about this plan, including a benefit summary, please visit the Resource Center in BenefitBridge or the 2025 Open Enrollment Website at www.scccd.edu/openenrollment.

Trustmark Universal Life Insurance with Long Term Care Rider

We're pleased to continue offering the Trustmark Universal Life Events and Universal Life programs as part of our voluntary benefits. Both are unique life insurance options that provide not only permanent life insurance coverage, but also peace of mind later in life with their Long-Term Care riders. If Long-Term Care assistance is needed, the plan pays out 4% of the policy's death benefit for 25 months to assist covering the cost of long-term care facilities. These plans also have a Death Benefit Restoration rider which restores the full death benefit, even if you utilize the Long-Term Care rider.

To learn more, visit the Resource Center in BenefitBridge or the 2025 Open Enrollment Website at www.scccd.edu/openenrollment. To enroll, make your elections directly in BenefitBridge.

Flexible Spending Accounts (FSA)

Enrollment is required every year – FSAs do not automatically renew.

Meet with an American Fidelity representative to enroll in:

- Healthcare FSA: Pre-tax up to \$3,200 for eligible healthcare expenses.
- Dependent care FSA: Pre-tax up to \$5,000 for eligible childcare expenses.

Appointments are available virtually and in-person. Schedule early by [visiting American Fidelity's open enrollment website](#) or call (559) 230-2107 ext. 0.

To view their appointment schedule, please visit the 2025 Open Enrollment Website at www.scccd.edu/openenrollment.

To learn more about flexible spending accounts, please [visit American Fidelity's open enrollment website](#).

Additional Voluntary Benefits

You can also enroll in life insurance, accident insurance, cancer insurance, and more! Contact the vendors below for details and to schedule an appointment.

- **American Fidelity** – [Schedule your appointment with American Fidelity](#) or call (559) 230-2107
- **AFLAC** – [Schedule your appointment with AFLAC](#) or call (559) 224-5004

Meetings

Formal Informational Meetings

District Human Resources staff and our broker, Keenan, will conduct two (2) formal informational meetings virtually via Zoom. At these meetings, there will be a PowerPoint presentation along with a general Q&A session. The first meeting will be recorded and available upon request.

- 8/5/2025, from 10 :00 AM – 11:30 AM - [8/5 Meeting Zoom link](#)
- 8/13/2025, from 10:00 AM – 11:30 AM - [8/13 Meeting Zoom link](#)

On-Campus Open Enrollment Office Hours

The Human Resources benefits staff will be on each campus for open enrollment office hours. This time will be for employees who have questions relating to open enrollment and/or their individual health benefits. **Please bring your laptop with you if you need help completing your BenefitBridge enrollment.**

Date	Time	Location
8/4/2025	8:00 AM - 12:00 PM	Clovis Community College AC2-276
8/6/2025	2:00 PM - 6:00 PM	Fresno City College OAB 112
8/6/2025	8:00 AM - 12:00 PM	Reedley College BUS-49 (computers will be available)
8/7/2025	2:00 PM - 5:00 PM	Madera Community College Library Computer Lab & Study Room
8/14/2025	1:00 PM - 4:00 PM	District Office 1st Floor Conference Room <i>Guests must check in with Security.</i>
8/18/2025	1:00 PM - 5:00 PM	Herndon Campus, Building B, Room 301
8/18/2025	8:00 AM - 11:00 AM	FCC West Fresno Campus WFC-A127
8/19/2025	8:00 AM - 5:00 PM	Fresno City College OAB- 114
8/20/2025	8:00 AM - 5:00 PM	Madera Community College AC2-231
8/21/2025	8:00 AM - 5:00 PM	Reedley College LRC-104 (computers will be available)
8/22/2025	8:00 AM - 5:00 PM	Clovis Community College AC2-276

Virtual Drop-In Meetings

The Human Resources benefits staff will hold virtual drop-in meetings. Drop in anytime during the event time to get assistance with open enrollment. No formal presentations will be presented at these virtual meetings.

Date	Time	Zoom Link
8/25/2025	2:00 PM – 3:00 PM	8/25 Zoom Link
8/26/2025	9:00 AM – 10:30 AM	8/26 Zoom link
8/27/2025	10:00 AM – 11:30 AM	8/27 Zoom Link
8/28/2025	9:00 AM – 10:30 AM	8/28 AM Zoom Link
8/28/2025	1:30 PM – 3:30 PM	8/28 PM Zoom Link
8/29/2025	9:00 AM – 11:00 AM	8/29 Zoom Link

Questions

If you have any questions or need assistance, please review the open enrollment website, attend a meeting, or contact us via e-mail benefits@sccd.edu or by phone at (559) 243-7100.

Please allow at least 24-48 hours for a response.