

2025 Open Enrollment Steps/Checklist

Review

- Check out the [2025 Open Enrollment website](#).
 - ☐ Read the 2025-2026 Annual Open Enrollment Memo.
 - ☐ Review the 2025-2026 Employee Health Benefits Guide for Full-Time Employees.
 - ☐ Review the Frequently Asked Questions document. *Document can be found on the 2025 Open Enrollment website.*
 - ☐ Review the new monthly employee payroll deductions for the new plan year.
- All documents can be found on the 2025 Open Enrollment website.*

Steps

Health Insurance Plan Review

1. **Log into BenefitBridge through your MyPortal apps catalog no later than 4:30 PM on August 29, 2025,** to review and submit your plan elections for the new plan year.
 - ☐ **Dependent Review**
 - Review current dependents.
 - Add new dependents.
 - If you are adding a new dependent to your health plans this open enrollment, upload the required supporting dependent documents. All documents listed are required.
 - Legally, Married Spouse
 1. Prior year's Federal Tax Form that shows the couple was married (financial information may be blocked out)
 2. Copy of the legally certified marriage certificate
 3. Copy of the Spouse's social security card
 - Registered Domestic Partner (RDP)
 1. Copy of the Certificate of Registered Domestic Partnership issued by the State of California
 2. Copy of RDP's social security card
 - Biological Child(ren)
 1. Copy of the legally certified birth certificate(s)
 2. Copy of the child's social security card
 - Stepchild(ren)
 1. Copy of the legally certified birth certificate(s) naming the current legally married spouse or RDP as the child's biological parent
 2. Copy of the child's social security card
 - Foster Child(ren), adopted child(ren), legal guardianship
 1. Copy of the legal birth certificate(s)
 2. Copy of the legal adoption documentation
 3. Copy of the child's social security card
 4. Copy of legal US Court documentation establishing guardianship
 - ☐ **Medical Plan Review**
 - Review and compare the medical plan offerings and costs.
 - Review your enrolled dependents for this plan, if applicable.
 - Elect the medical plan that best suits you and your family.

- [Dental Plan Review](#)
 - Review the 2025-2026 Ameritas dental plan benefit summary.
 - Review your enrolled dependents for this plan, if applicable.
- [Vision Plan Review](#)
 - Review the 2025-2026 VSP vision plan benefit summary.
 - Review your enrolled dependents for this plan, if applicable.
- [Employee Assistance Program Review](#)
 - Review the EAP benefit summary.
 - Remember, this benefit is available to you and anyone in your household.
- [Life Insurance Plan Review and Beneficiary Designations](#)
 - Review the VOYA Life Insurance plan benefit summary.
 - Review your beneficiary information and update, if necessary. The percentages assigned to all primary beneficiaries must add up to 100%. If secondary (contingent) beneficiaries are designated, their combined percentages must also total 100%.
 - Review your enrolled dependents for this plan, if applicable.

□ [Long-Term Disability Insurance Review](#)

EMPLOYEES HIRED INTO A FULL-TIME BENEFIT ELIGIBLE POSITION BEFORE 9/1/2013

- If you were hired prior to 9/1/2013, you have long-term disability insurance paid for by the District.

EMPLOYEES HIRED INTO A FULL-TIME BENEFIT ELIGIBLE POSITION ON/AFTER 9/1/2013

- Employees hired on/after 9/1/2013 have the option to enroll in voluntary long-term disability insurance.
- If you are currently enrolled in the voluntary long-term disability plan, calculate what your new monthly premium will be effective 10/1/2025. *The rate calculator is in the benefit summary.*
- If you are not enrolled, and wish to apply for coverage, please complete the election in BenefitBridge **AND**:
 - Download and complete the required Evidence of Insurability (EOI) form and submit it to ReliaStar/VOYA no later than August 29, 2025. *It is recommended to save a copy of the EOI form and submission information for your records.*
 - If ReliaStar/VOYA requires additional information, they will contact you within 2–4 weeks of your submission. Please be sure to respond promptly to continue the application process.
 - For status updates, please contact ReliaStar/VOYA directly at 1-800-537-5024. If you do not receive any communication within 4 weeks of submission, we recommend following up with them to check the status of your application.
 - ReliaStar/VOYA will notify both you and the District by U.S. mail regarding the approval or denial of your voluntary LTD coverage. If approved, your benefits and payroll deductions will begin on the first day of the month following the approval date.
 - **Failure to submit the EOI form or complete the EOI process with ReliaStar/VOYA will result in denial due to an incomplete**

application.

☐ Long-Term Disability Buy-Up Insurance Review

- This option is available to employees who were hired prior to 9/1/2013 and make over \$100,000 per year. This option allows you to increase your LTD coverage from a maximum benefit of \$5,000 up to \$7,000.
- If you are currently enrolled in the LTD buy-up option, calculate what your new monthly premium will be effective 10/1/2025. *The rate calculator is in the benefit summary for “Class: Employees hired prior to September 1, 2013, earning over \$100,000 annually”.*
- If you are not enrolled in the LTD Buy-Up, and wish to apply for coverage, please complete the election in BenefitBridge **AND**:
 - Download and complete the required Evidence of Insurability (EOI) form and submit it to ReliaStar/VOYA **no later than August 29, 2025**. *It is recommended to save a copy of the EOI form and submission information for your records.*
 - If ReliaStar/VOYA requires additional information, they will contact you within 2–4 weeks of your submission. Please be sure to respond promptly to continue the application process.
 - For status updates, please contact ReliaStar/VOYA directly at 1-800-537-5024. If you do not receive any communication within 4 weeks of submission, we recommend following up with them to check the status of your application.
 - ReliaStar/VOYA will notify both you and the District by U.S. mail regarding the approval or denial of your voluntary LTD coverage. If approved, your benefits and payroll deductions will begin on the first day of the month following the approval date.
 - **Failure to submit the EOI form or complete the EOI process with ReliaStar/VOYA will result in denial due to an incomplete application.**

☐ Trustmark Universal Life Insurance Review

- This is a voluntary benefit paid for by the employee through monthly payroll deductions.
- If you would like to enroll, you can select your elections in BenefitBridge.
- If elected, Trustmark may reach out to you via phone call to confirm your election and coverage. Coverage and premium deductions will begin once Trustmark approves your coverage.

☐ Review and submit your elections by completing the digital signature process.

2. Check Approval/Denial of your Submitted Elections in BenefitBridge

- Each Friday during the open enrollment period, the District Human Resources Benefits staff will review and process all enrollment changes submitted that week. To ensure timely approval and avoid delays, we strongly encourage you to submit and complete your elections as early as possible.
- Once your elections are approved or denied, a message will be sent to the BenefitBridge message center with more details.

- If your elections were approved, there will be a submission confirmation.
- If your elections were denied, be sure to review the accompanying note to correct and resubmit your open enrollment benefit elections **no later than 4:30 PM on August 29, 2025.**

*Please note that the Benefits Team may not send approval or denial notifications to your district or campus email. All communication regarding your open enrollment elections will be available in BenefitBridge. **It is your responsibility to regularly check the BenefitBridge Message Center for updates on your election status.**

Flexible Spending Accounts Review

Flexible Spending Accounts do not automatically renew.

1. If you wish to enroll or re-enroll in a Flexible Spending Account for plan year 10/1/2025 – 9/30/2026, [schedule your appointment with American Fidelity online](#) to make your election. Or call American Fidelity directly at (559) 230-2107 ext. 0. **Schedule your appointment early, as time slots fill up quickly.**

Voluntary Benefits Review

Voluntary benefit products from AFLAC and American Fidelity are available and premiums can be conveniently paid through a monthly payroll deduction.

1. If you are currently enrolled in any voluntary products - such as critical illness insurance, supplemental life insurance, short-term disability, cancer insurance, accident insurance, etc. - review your benefits directly with the insurance vendor.
2. If you wish to review and enroll in a voluntary benefit product, please contact the appropriate vendor.
3. If you wish to make changes to or cancel your voluntary benefit product, please contact the appropriate vendor.
 - AFLAC - [Schedule your appointment with AFLAC](#) or call (559) 224-5004
 - American Fidelity – [Schedule your appointment with American Fidelity](#) or call (559) 230-2107 ext. 0

Questions?

Visit us at an open enrollment assistance meeting (in-person and virtual), email us at benefits@sccd.edu or call us at (559) 243-7100. **Please allow 24-48 hours for a response.**