

Frequently Asked Questions

2027 OPEN ENROLLMENT FOR PERMANENT EMPLOYEES

1) ARE THERE ANY CHANGES FOR THE 2027 PLAN YEAR?

There are no health plan changes for the 2027 plan year. You will continue to enjoy the same level of benefits for the upcoming year.

2) WHAT DO I NEED TO DO IF I DECIDE NOT TO CHANGE HEALTH OR DENTAL PLANS OR MAKE ANY DEPENDENT CHANGES?

If after reviewing the Open Enrollment material thoroughly, you decide not to enroll or make any changes, no action is required on your part.

3) WHAT DO I NEED TO DO IF I DECIDE TO CHANGE HEALTH AND/OR DENTAL PLANS?

If you wish to change plans for any reason, you must complete an online Open Enrollment 2027 Change form, by accessing the form under the Open Enrollment link at www.kerncountyhealthbenefits.com. Your Open Enrollment Change form must be submitted to Kern County Health & Wellness by no later than 5:00 p.m. on Friday, November 6, 2026.

4) WHEN DO THE CHANGES I MAKE DURING OPEN ENROLLMENT TAKE EFFECT?

Any changes made during Open Enrollment are effective on January 1, 2027.

5) WHEN WILL I SEE THE 2027 BIWEEKLY DEDUCTIONS FOR HEALTH INSURANCE PREMIUMS AND/OR THE FLEXIBLE SPENDING ACCOUNT(S)/ VOLUNTARY BENEFITS COME OUT OF MY PAYROLL CHECK?

If applicable, you will see the deductions on your January 5, 2027 paycheck.

6) IF I AM MAKING OPEN ENROLLMENT CHANGES, DO I NEED TO SUBMIT SUPPORTING DOCUMENTS?

Yes. Any supporting documents such as birth certificates or marriage certificates are still required. If supporting documents are not submitted, the change will not be processed.

7) IF I AM ADDING DEPENDENT(S) WHO HAVE BEEN COVERED UNDER MY PLAN PREVIOUSLY, DO I STILL NEED TO TURN IN SUPPORTING DOCUMENTS?

Yes. Any supporting documents such as birth certificates or marriage certificates are still required, even if your dependent has been covered under your plan and you've submitted the documents previously.

8) WHAT SUPPORTING DOCUMENTATION DO I NEED TO PROPERLY ENROLL ELIGIBLE DEPENDENTS?

Eligible Dependents	Required Document(s)
A Social Security number is required for all eligible dependents.	
Spouse	A copy of the Marriage Certificate
Registered Domestic Partner	A copy of the Declaration of Partnership filed with the California Secretary of State
Child	A copy of Birth Certificate
Stepchild	A copy of Birth Certificate and a copy of either the Certified Marriage Certificate or Declaration of Partnership filed with the California Secretary of State showing your spouse or registered domestic partner as the child's parent, if your spouse is not enrolled in your health plans.
Adopted Child	A copy of the Birth certificate and Adoption Order
Child of Legal Guardianship	A copy of Birth Certificate and the Letters of Guardianship filed with the courts
Foster Child	A copy of Birth Certificate and the Letters of Foster Placement Agreement

9) MY CHILD IS OVER 18. DO THEY NEED TO BE A FULL-TIME STUDENT TO BE COVERED UNDER MY PLAN?

No. Eligible children may be enrolled on a Permanent Employee County health insurance plan up to the age of 26.

10) CAN I CHANGE TO ANOTHER HEALTH OR DENTAL PLAN AFTER THE OPEN ENROLLMENT PERIOD ENDS?

No. If Open Enrollment request is not submitted into the Online Portal by **5:00 pm on Friday, November 6, 2026**, you will not be able to make plan changes until the next Open Enrollment period.

11) CAN I ADD OR DELETE DEPENDENTS AFTER THE OPEN ENROLLMENT PERIOD ENDS?

No, unless you experience a qualifying event (e.g. marriage, birth or adoption of a child, loss of other health insurance). Documentation of the qualifying event must be provided to Kern County Health & Wellness within thirty (30) days of the qualifying event date.

12) THE KERN LEGACY SHARE SELECT PLAN IS A HEALTH SAVINGS ACCOUNT (HSA) QUALIFIED. WHAT IS AN HSA?

Health Savings Accounts (HSAs) allow you to make tax deductible deposits and withdraw the funds to pay for qualified medical expenses tax free. If you enroll in the Kern Legacy Share Select Plan and have no other first dollar medical coverage, (e.g. low or no deductible medical coverage) you are eligible to open an HSA account.

13) HOW DO I ENROLL IN AN HSA?

Kern County does not offer a HSA, however you can open a HSA account through American Fidelity. If you decide to enroll in the HSA account, your application will need to be submitted directly to American Fidelity, and not to the County. Once your application is approved, they will submit your elected contribution to be deducted from your pay check on a pre-tax basis. If you have additional questions, please contact American Fidelity at 1-866-326-3600.

If you have further questions, please contact
KERN COUNTY HEALTH  WELLNESS AT (661) 868-3182.