

*Kern County Retiree Health Benefits***2027 PLAN YEAR OPEN ENROLLMENT**

Open Enrollment Information | Premium Rate Changes | Important Notices

The Open Enrollment period begins on**Monday, October 5, 2026, and will end at 5:00 p.m. on Friday, November 6, 2026**

During Open Enrollment, you may enroll in coverage or add, remove, or change coverage for yourself and your eligible dependents. Changes will be effective January 1, 2027.

2027 RETIREE HEALTH PLAN OPTIONS AND RATES

The enclosed summaries provide information about the available retiree health plans and 2027 premium rates. Additional plan information is available at www.kerncountyhealthbenefits.com. Click on the Open Enrollment icon, navigate to “Your Enrollment Page”, and select “For Retirees”.

If you are not making any changes: No action is required, and your current elections will continue automatically. However, please review the enclosed **2027 rate chart**. New rates take effect January 1, 2027, and will be reflected in the deduction from your December 31, 2026, KCERA pension payment.

MEDICAL PLANS**Participants Under Age 65**

Medical plan options include:

- **Kern Legacy Share Select:** High-deductible EPO using the Kern Health Care Network with access to EPO providers in Kern County.
- **Kern Legacy Network Plus:** Two-tiered EPO offering lower costs when using Kern Health Care Network EPO providers in Kern County and access to additional local Plus providers at a higher cost.
- **Kern Legacy Max Choice:** Nationwide EPO coverage through the Anthem Blue Cross network.
- **Kern Legacy Classic Choice:** POS plan with nationwide coverage in and out-of-network coverage, with cost savings when using the Anthem Blue Cross network.
- **Kaiser Permanente:** California HMO available within designated service areas.

EPO and HMO plans require you to live within their service areas. Emergency care is covered nationwide. The Kern Legacy Health Plans are available only to eligible Kern County and qualified Non-County Retirees.

Medicare-Eligible Participants

HMO, POS, PPO, and Medicare Supplement plans are available to retirees and eligible dependents who are age 65 or older or otherwise Medicare eligible. Enrollment in both Medicare Part A and Part B is required.

Anthem Blue Cross plans offer nationwide coverage. Other plans are limited to designated service areas.

If you become eligible for Medicare due to disability before age 65, you **must enroll in and maintain Medicare Parts A and B while covered under a Kern County retiree medical plan.** You may select from the available under 65 or Medicare plan options.

HOW TO ENROLL OR MAKE A CHANGE

To enroll in retiree health benefits or to make a change to your current elections: Contact Kern County Health & Wellness at (661) 868-3182, to request enrollment forms. Forms must be submitted hardcopy with original signatures.

Completed forms and supporting documents must be received by 5:00 p.m. on Friday, November 6, 2026.

Late submissions will not be accepted.

ADDRESS CHANGES

Report address changes to Kern County Health & Wellness and KCERA. If the addresses differ, our records will be updated to match KCERA's records. Some plans require you to live within a designated service area. If you move outside your plan's service area, you may be required to change plans within 30 days.

IMPORTANT NOTICES

The following notices can be viewed at www.kerncountyhealthbenefits.com by clicking on the "Open Enrollment" icon. If you do not have internet access and would like printed copies of these documents, please contact Kern County Health & Wellness at (661) 868-3182.

- Retiree Health Benefits Policy
- Retiree Health Benefits Program County Contribution
- Privacy Policy and Notice Women's Health & Cancer Rights Act. This information is provided for participants in the County self-insured "Under 65" Retiree plans.
- Important Notice about Medicare and Your Prescription Drug Coverage. This is a "Creditable Coverage Notice". It only applies to the County self-insured "Under 65" Retiree plans.
- Medicare Part D Summary. This provides some general information about Medicare Part D and prescription coverage.
- Medicare Part D and Prescription Drug Coverage. This information applies to ALL retirees. Please review this information to make sure you understand how Medicare Part D affects your County Retiree coverage.

NEED ASSISTANCE?

For questions, enrollment forms, or help with Open Enrollment, contact Kern County Health & Wellness by phone or email, or visit our office at:

Kern County Health & Wellness

1115 Truxtun Ave, 1st Floor, Bakersfield CA 93301

Phone: (661) 868-3182 | Email: healthbenefits@kerncounty.com

Website: www.kerncountyhealthbenefits.com