

OPEN ENROLLMENT, EMPLOYEE CONTRIBUTIONS, AND NOTICES ANNOUNCEMENT FOR EXTRA HELP/TEMPORARY EMPLOYEES

OPEN ENROLLMENT FOR 2027 PLAN YEAR

The Open Enrollment period for Health Benefits (medical/dental/vision plans) begins Monday, October 5, 2026, and will end at 5:00 p.m. on Friday, November 6, 2026. Changes made to Health and Voluntary Benefits during Open Enrollment will be effective January 1, 2027.

Extra Help/Temporary employees are eligible to elect Medical only coverage or Medical, Dental and Vision coverage as a bundle.

You must submit your Open Enrollment changes along with all supporting documentation through our online benefit portal at www.kerncountyhealthbenefits.com.

American Fidelity is the County's Voluntary Benefits Administrator. Like last year, you may also enroll in a Flexible Spending Account (Dependent Care or Medical Reimbursement) for the 2027 plan year and enroll or make changes to other Voluntary Benefits (e.g., disability, accident, cancer, critical illness, legal club, hospital indemnity, and life insurance). Representatives from American Fidelity will be available at County worksite locations for Voluntary Benefit Enrollment. The Voluntary Benefits Open Enrollment will be held beginning Monday, October 5, 2026, and ending Friday, November 20, 2026.

Your Health Benefits, other than Flexible Spending and/or Voluntary Benefits, will automatically continue next year if you make no changes during Open Enrollment. (Note that you must re-enroll/enroll into a Flexible Spending Account if you wish to participate in the plan year 2027).

EMPLOYEE HEALTH FAIR

Please join us for our Employee Health Fair on Friday, October 23, 2026, at 1115 Truxtun Avenue – 1st floor from 10:00 a.m. to 2:00 p.m. for free flu shots, meet the Health Plan Administrators, health screenings, seminars, lots of giveaways, raffles, and much more!

EMPLOYEE CONTRIBUTIONS

Employees will see changes to their health benefit's premium contribution on the payday of January 5, 2027. Please refer to the information in this mailing regarding employee premiums contribution for 2027.

NEW SUMMARY OF BENEFITS AND COVERAGE (SBC) AND UNIFORM GLOSSARY & EMPLOYEE NOTICES

As required by the Affordable Care Act, County medical plans have new simplified summaries that allow you to compare plans, along with a new uniform glossary of terms. Please go to www.kerncountyhealthbenefits.com to view these documents.

Please go to www.kerncountyhealthbenefits.com and click on “Open Enrollment” to review the following employee notices: Affordable Care Act notices (including Extension of Coverage, Patient Protection PCP/OB-GYN, and Lifetime Limits Elimination-Disclosure), Your Rights and Obligations as a Pregnant Employee, Family Care and Medical Leave and Pregnancy Disability Leave, HIPAA Privacy Notice, Medicare Part D Creditable Coverage Notice, Janet’s Law (Women’s Health & Cancer Rights Act), Medicaid/Children’s Health Insurance Program (CHIP) and Health Insurance Market Place Coverage Options and Your Health Coverage. The Health Benefits Eligibility Policy is also available for review to ensure compliance.

OPEN ENROLLMENT CHANGES ALLOWED

Employees can make the following changes during Open Enrollment:

- 1) Change/switch medical plans
- 2) Change/switch dental plans
- 3) Enroll in Health Benefits if you are not currently enrolled
- 4) Add spouse, registered domestic partner, children, stepchildren, foster children, and/or legal guardianship children to your Health Benefits coverage
- 5) Remove spouse, registered domestic partner, children, stepchildren, foster children, and/or legal guardianship children from your Health Benefits coverage
- 6) Decline/cancel your Health Benefits coverage (if you meet cancellation criteria)
- 7) Re-enroll/Enroll in a Flexible Spending Account (Dependent Care or Medical Reimbursement) for the plan year 2027 with American Fidelity
- 8) Enroll in Voluntary Benefits with American Fidelity
- 9) Change after-tax employee premium contribution to pre-tax* (or vice versa).

*Pre-tax Health Benefit deductions are part of Kern\$Flex. Kern\$Flex is a qualified IRS section 125 plan. These types of plans are also called flexible benefits plans or cafeteria plans and are designed to provide employees and their family’s benefit choices. By allocating funds pre-tax (before taxes are calculated on your paycheck) for benefits you are buying, you reduce your gross income by the amount of the funds you set aside and therefore pay less in taxes.

If you do not have internet access and would like copies of these documents, please feel free to contact us at (661) 868-3182.

Sincerely,

KERN COUNTY HEALTH & WELLNESS