



2026 Retiree Open Enrollment

Oct. 14 to Oct. 31, 2025

Prepare to make your annual elections during this year's Open Enrollment period by attending **our hybrid meeting**. You'll have an opportunity to hear about and ask questions regarding retiree benefits **for 2026**. Representatives from Kaiser, United Healthcare, Delta Dental and SMUD will be available.

Please note: *If you don't want to make changes to your benefits for 2026, you don't need to do anything. All changes during Open Enrollment become effective January 1, 2026.*

Date	Time	Meeting type	Location
Tuesday, Oct. 21	10:00 a.m.	Hybrid	HQ Auditorium or join Microsoft Teams meeting

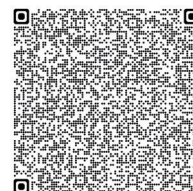
Virtual SMUD Benefits information

The Benefits Team will again be offering a virtual Open Enrollment Benefits Fair. To learn more about SMUD benefits please visit these sites: [Benefitsfair.online/srud](https://benefitsfair.online/srud).

Log in or enroll in your SMUD Benefits account at:
smud.hrintouch.com

Want easy access to your SMUD Benefits? Download the Benefitplace app available on both Android and iOS devices.

Use your smart phone to scan the QR code or click on the QR code in the PDF to attend the meeting.



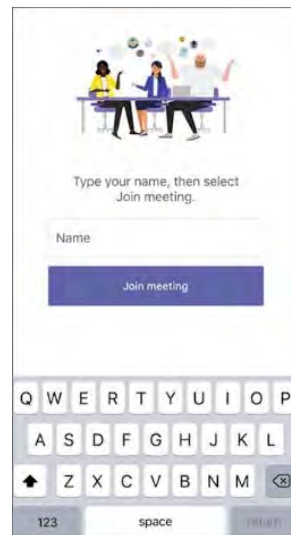
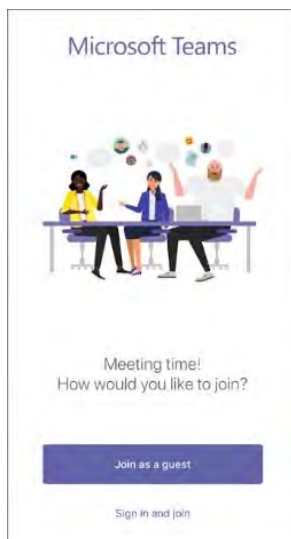
If you have questions regarding the Open Enrollment process, contact the Benefits team at:
Phone: **916-732-6062** | E-mail: Benefits@smud.org

Instructions on how to download and use Microsoft Teams on page 2.

How to join MS Teams on your smart phone

You can join a Teams meeting anytime, from any device. If you don't have an account, follow these steps to join as a guest.

- 1) Scan the QR Code of the meeting you wish to attend by using your smart phone camera or a QR Code app.
- 2) If you don't have the Teams mobile app, you can download it from an app store.
- 3) Download the app and open it right from the app store page.
- 4) Teams will ask if it's okay to use your microphone. Be sure to allow it so others in the meeting will be able to hear you.
- 5) Next, you'll be given two options—Join as a guest or Sign in and join.
 - a) Join as a guest
 - b.) Sign in and join
(Type your name and tap **Join meeting**.)



- 6) Once you're in the meeting, you can turn your video or mic on or off by tapping on the center of your screen to show the meeting controls. Tap again to hide them.

Note: If you would prefer to use your desktop to join the Microsoft Teams meetings, you can find the Retiree Open Enrollment flyer on www.retiree.smud.org. Open the flyer, then click on the QR code of the meeting you wish to join.