



September 15, 2025

Dear SMUD Retiree:

SMUD's 2026 Open Enrollment period begins October 14, 2025, and will remain open through October 31, 2025. The enclosed packet is to provide you with information and materials you will need to make decisions for Open Enrollment.

**PLEASE REMEMBER** If you do not wish to make any changes to your medical and dental coverage, you **DO NOT** need to do anything at all. Your enrollment for this year will carry over into 2026.

We'll continue to offer health plans through UnitedHealthcare (UHC) and Kaiser Permanente (Kaiser) in 2026. Premiums for the Early Retiree Kaiser HMO will increase by approximately 9% and UHC Early Retiree HMO premiums will increase approximately 9.6%. For those on the Medicare plans, the premiums for the UHC Medicare Advantage Plan will see a 15.7% increase while premiums for those on the Kaiser Sr. Advantage Plan will increase by 9.5%. For those of you sharing in the cost of premiums, you may notice a change in your monthly premiums.

**Summary of Benefits and Coverage** - Choosing a health plan is an important decision. **Please remember that your cost is dependent on your years of service at SMUD and the "tier" you were hired into.** For more detailed information, you may want to review the retiree benefit guidebook that we've made available to you on our retiree website ([retiree.smud.org](http://retiree.smud.org)).

**Eligibility Reminders** – You're eligible to take part in SMUD's retiree medical and dental benefits if:

- You worked as a regular full-time employee or part-time employee for the equivalent of at least five continuous years of service before retiring from SMUD.
- You are an eligible survivor of a deceased SMUD retiree and have not remarried or entered a new domestic partner relationship.
- You have "opted out" of SMUD coverage as a retiree on or after January 1, 2005 and have a qualifying life event or decide to enroll in SMUD's benefits during open enrollment. **(Please note: SMUD does not allow dual coverage for your medical benefits which means that you cannot be enrolled in more than one medical plan.)**

Certain events in your life or changes in family status may affect your benefits. You **must** request a change within 31 days of the life event. If you do not notify the Benefits team within 31 of your life event, this may result in the loss of benefits and/or fees for services rendered if you no longer qualify to be on SMUD's benefits plans.

**Open Enrollment Session** - We've scheduled one Open Enrollment retiree benefits session that will be available in-person and virtually. The retiree benefits session will be held on **Tuesday, October 21 at 10:00a.m. located at 6201 S Street, Sacramento, CA 95817, at the Headquarters (HQ) Auditorium inside the HQ Lobby.** Included in your packet are instructions on how to download Microsoft Teams if you would like to join us virtually. Please attend if you're trying to determine which plan is best for you and your dependent(s) and if you have questions for our vendors. If you're unable to attend either session, don't worry, the retiree session will be recorded and made available to you on our SMUD Retiree site at [retiree.smud.org](http://retiree.smud.org).

**Benefits Website** - To view your benefits and make Open Enrollment changes, we encourage you to use our benefits administration website at <https://smud.hrintouch.com>. You can also use your smartphone to

download the mobile app (Benefitplace; use company ID: SMUD) to view your benefits and make any Open Enrollment changes through your smartphone.

**SMUD Virtual Benefits Information Platform** - Retirees will be able to “visit” a virtual benefit information platform featuring a variety of booths to learn more about retiree medical and dental benefits. Each booth features informative videos, resources and contact information. Retirees will be able to visit the fair as often as needed any time throughout the year. For more information, please go to <https://www.virtualfairhub.com/smud>. **Please note that 2026 information will be available starting October 14, the beginning of Open Enrollment.**

**Important Information for Retirees and/or Dependents Eligible for Medicare but not yet Enrolled** - Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from **October 15 through December 7**. Beneficiaries leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan. For more information, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

**Medicaid and the Children’s Health Insurance Program (CHIP) offer Free or Low-Cost Health Coverage to Children and Families** - If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, but are unable to afford the premiums, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer sponsored health coverage but need assistance in paying their health premiums (see attached notification).

**Other Important Information** - We’ve also included with this letter the “SMUD-Your Rights 2026” notice which includes information related to the Medicare Annual Enrollment Period, the Children’s Health Insurance Program (CHIP) notification, SMUD’s HIPAA Privacy Notice and the Medicare Part D Credible Coverage notification.

If you have any questions regarding the information provided to you, please contact the Benefits Department at (916) 732-6062 or at [Benefits@smud.org](mailto:Benefits@smud.org).

Warmest regards,



Neeraja Rajan  
Manager, Benefits and Disability Management  
People Services & Strategies