ANNUAL OPEN ENROLLMENT INFORMATION

Valley Water's Benefits & Wellness Program is holding the annual open enrollment for all Valley Water retirees from **November 2, 2026 through November 15, 2026,** for a **January 1, 2027 effective date**.

Open Enrollment is your opportunity to:

- **Change, enroll, or drop medical plans**
- **Add or delete eligible dependents without a qualifying event**

To further assist you in understanding the benefits available to you and decide if you want to make any changes to your current benefits enrollment, please review the **2027 Benefits Guide.**

Please review the guide with your family to understand your benefit options and your rights and responsibilities during the open enrollment period. Information on your retiree coverage can also be found on Valley Water's Retiree Information site: **https://www.valleywater.org/valley-water-retirees-information**.

Join us for a Retiree Benefits Open Enrollment Presentation (online):

Date: Monday, November 2, 2026
Time: 9:00 am – 10:30 am
Location: Zoom

https://valleywater.zoom.us/j/85145690967

We will record the session and post it to the Valley Water Retiree Information site by November 4th.

If you are **NOT** making any changes to your existing benefits, no further action is required unless you wish to drop Valley Water's medical coverage for you and/or your dependents.

If you are changing coverage (i.e. switching medical plans, adding a dependent or deleting a dependent) you will need to complete the applicable forms. Either:

- Access and complete the forms online: **https://www.valleywater.org/valley-water-retirees-information**; or
- Contact the Benefits & Wellness Program at EmployeeServices@valleywater.org or (408) 630-3030 to obtain the required forms.

The effective date for any benefit changes submitted during open enrollment will be **January 1, 2027.**

Other than life status event(s), open enrollment is the *only* time you can make changes to your benefit plans. For a life status qualifying event, such as marriage, birth, adoption, loss of other coverage, etc., you have up to **30 calendar days from the date of the qualifying event date** to enroll any eligible dependents. No late changes can be accepted per the IRS and insurance carrier regulations.

When a dependent is no longer eligible for coverage due to a life status change, such as divorce, death or a child ceases to no longer be considered an eligible dependent, it is imperative that you notify the Benefits & Wellness Program at EmployeeServices@valleywater.org or (408) 630-3030 within 30 calendar days of the event. Failure to notify Valley Water in the appropriate timeframe may constitute tax/insurance fraud. If an ineligible dependent receives treatment, you will be held liable for charges incurred.

Personal Information Changes

As a reminder, if your address/phone number should change, it is important to notify Valley Water's **Benefits & Wellness Program at EmployeeServices@valleywater.org or (408) 630-3030** so that your Valley Water records can be updated.

All open enrollment changes must be submitted to Valley Water's Benefits & Wellness Program NO LATER THAN Sunday, November 15, 2026