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CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

Office of Retirement Services

Federated City Employees' Retirement System

October 13, 2026

Subject: Update on Retiree Dental Premium Cost-Sharing – Implementation Paused

Dear Federated Member Enrolled in a Retiree Dental Plan:

The Office of Retirement Services (ORS) is writing to update you on our September 23, 2026 letter regarding "Important Information About Your Retiree Dental Premiums." **ORS is pausing the dental premium cost-sharing described in that letter.**

It is ORS' understanding that the City is currently reviewing the language in San José Municipal Code (SJMC) § 3.28.2030 governing Federated dental premium costs. While the City reviews and considers that language, ORS will pause implementation until the City clarifies its intent on dental premium cost payment responsibility in the provisions' language.

What this means for you

The changes described in the September 23 letter **will not be implemented** at this time. **Your dental premium will not change as described in the letter**. Please disregard that letter's premium calculation and amounts. If you wish to keep your current dental plan, no action is required.

Why did I receive the September 23 letter?

You received the September 23 letter because you are enrolled in a Federated dental plan, and the letter described changes to dental premium cost-sharing that were scheduled to begin in 2027. Before sending it, ORS coordinated with multiple stakeholders to confirm its understanding of the Municipal Code. We then notified members as early as possible because of the Open Enrollment timeline.

Since the letter was sent, the City, the retiree association for Federated and ORS have had conversations regarding SJMC § 3.28.2030 and the intended cost payment responsibilities stated therein. While those conversations continue, ORS will pause implementation of the provision in the interest of administering the plan in an orderly manner. As such, the changes described in the letter will not be implemented at this time. You do not need to take any action because of that letter.

We understand this has been frustrating, and we are sorry for the stress it may have caused. ORS will notify you directly when the City's review concludes.

Questions

If you have questions regarding this notice, please contact the ORS Health Team at (408) 794-1000 or retirement.health@sanjoseca.gov.

Sincerely,

The Health Team
City of San José | Office of Retirement Services