

Welcome to The Retirement Connection!

CEO's Message From John Flynn



As we enter the fourth quarter of the year, I find myself reflecting on my first year—it has been both eventful and rewarding. Hard as it is to believe, I am already preparing for my second Open Enrollment since joining ORS.

Open enrollment this year is somewhat paradoxical. On one hand, the changes to the plans are minimal: no change in our vendors – Kaiser Permanente and Anthem will continue to provide coverage for our members. On the other hand, while our health benefit providers remain the same this year, the unfortunate news is that some plans—including Medicare—will see significant rate increases. See the related article for details.

In the case of Anthem Medicare Senior Advantage, this unavoidable increase means members enrolled in this plan will have the monthly premium deducted from their pension checks beginning January 1, 2026.

In addition, for Police and Fire retirees eligible for the Medicare Part B reimbursement enrolled in the Anthem Medicare Senior Advantage plans, we regret to report that the reimbursement will no longer be available because of the rate increases.

As always, our staff has prepared a variety of resources to help members make informed choices during Open Enrollment. Please see the related articles in this issue for details. Visit our Open Enrollment website at <https://openenrollment.sjretirement.com> for more information on 2026 plans and rates.

On another front, this past September, the Boards each held strategic planning retreats. Topics discussed included CyberSecurity, Investments and Strategic planning. In the coming months, we'll continue to focus on strategic planning, these sessions will help us shape a vision for the next 5–10 years, focusing on strengthening the pension funds and enhancing the services we provide to members. I look forward to sharing the outcomes of these discussions with you in a future issue of the Retirement Connection.

Open Enrollment Dates

- Oct. 9:** OE presentation to SJREA and POA
- Oct. 27:** OE packets anticipated to arrive
- Nov. 1-30:** Open Enrollment
- Nov. 5:** Health Fair, Leininger Center, Okayama Room
- Jan. 1:** New selection coverage begins

Open Enrollment Resources

ORS has arranged for a suite of tools and resources to help members make informed decisions during November Open Enrollment. Both Anthem and Kaiser Permanente will host online webinars focused on plan information for pre-Medicare (early retirees) and Medicare enrollees. Members can also schedule appointments to speak with a carrier representative. Open Enrollment information to help you with your elections will be available at <https://openenrollment.sjretirement.com/> beginning November 1st and all insurance carriers will be available at the Health Fair on Nov. 5th. (See related article for details.)

Quarterly Question

Do I Really Need to Enroll in Medicare Part B?

Yes — All medical eligible members and dependents age 65 and older must enroll.

If you or your dependents are age 65 or older enrolling in a City of San José Medicare plan, **enrollment in Medicare Part B is required.** Unlike Medicare Part A, which is typically premium-free, **Part B requires a monthly premium** that must be paid directly to Medicare. Failure to pay your Medicare Part B premium—or losing Part B coverage for any reason—**will result in termination of your City of San José Retiree medical plan.**

To Maintain Uninterrupted Coverage:

- Keep your Medicare Part B enrollment **active**
- Pay your Medicare Part B premiums on **time**

If you have any questions or need help navigating your Medicare enrollment, please contact the **Health Team at (408) 794-1000.**

Greenenvelope - Stay Connected with ORS!

ORS uses **Greenvelope** to send important communications—including newsletters, Open Enrollment information, and MemberDirect portal updates. To continue receiving these updates, it is essential to remain subscribed to our mailing list.

Please note: if you unsubscribe from Greenvelope, you will no longer receive **any communications** through this platform.

Stay informed - If you have previously unsubscribed and would like to rejoin the mailing list, please contact us at **retirement.dept@sanjoseca.gov** or call **+1-800-732-6477** or **+1-408-794-1000** for assistance.

Thank you for staying connected with ORS.

Hold the Date! Annual Health Fair Nov. 5

It's that time of year again ... Fall is here, and with it comes our efforts to ramp up to Open Enrollment during the month of November. This year's **Health Fair** will be held on **Wednesday, Nov. 5, from 10 a.m. to 2 p.m.** at the **Leininger Center's Okayama Room, 1300 Senter Road, San Jose.**

The Annual Health Fair is an opportunity for members to get valuable information on Medical, Dental and Vision plans they need to make informed decisions during Open Enrollment. Representatives from the health and other insurance carriers and ORS staff will be there to help and answer questions. They can assist with providing you the information you need to make your Open Enrollment selections for 2026.

Also, ORS staff will host Medicare workshops in partnership with Kaiser and Anthem and be present to explain how to navigate Medicare.

This year, there will be free Biometric Screening and Derma Scans available, along with varied information on how to live healthy, happy retirement lives. Bring an appetite! ORS is hosting a bake sale and there will also be a food truck onsite for lunch (the back patio will be open to enjoy your food purchases).



MemberDirect Portal's New Look

Members may have already visited our MemberDirect portal and noticed its new look. We wrote in the last Summer issue that we were designing a fresher look while core functionality would remain the same. Don't forget – if you plan to submit Open Enrollment changes online through MemberDirect next month, you'll need to have a MemberDirect portal account, you can create your account at: <https://memberdirect.sjretirement.com/>

Profile:

Jennifer Chew
Staff Specialist, Health Team



- Q:** Can you share your journey to ORS and its health team?
- A:** I previously worked in a community pharmacy and medical office where I learned many skills to prepare me to assist members with their health plans. I joined ORS in August. I take pride in my years of excellent customer service in related fields. It is rewarding to help members and be part of this team.
- Q:** What do you appreciate about this job? What is most challenging as a newcomer?
- A:** Though I've only been at ORS for a short time, I already appreciate the team I am now part of. They have shown their support from my first day. The biggest challenge is learning a lot of material in a short time – especially to ensure I am prepared for Open Enrollment. But this amazing team makes me confident.
- Q:** Any particular goals for the first months here?
- A:** I aim to familiarize myself with the systems, the plans and learn. Then I will be able to take more workload off my team members.
- Q:** Who is Jennifer off-duty?
- A:** I enjoy spending time with my family. I volunteer in a hospital and as a board member for my daughter's school club. I like arts and crafts such as crocheting, painting, photography wood pyrography, baking, and more.

Highlights for this year's Open Enrollment and rate changes

Non-Medicare plan rates will see increases ranging from 0.29% to 10.63% for 2026. There are more significant, unavoidable cost increases for Medicare plans, with a notable change for Police & Fire members. Here are the key points:

- There will be no change in our insurance carriers for 2026, with members still able to choose between Kaiser Permanente (in designated service areas) and Anthem (nationwide).
- Anthem PPO premiums will increase by 0.29 percent, or just more than ¼ of one percent.
- Anthem HMO plan rates will increase by 2 percent.
- Kaiser plan rates will increase by 10.63 percent.
- Medicare Senior Advantage plans will have higher increases, with Anthem increasing by 34.85 percent and Kaiser by 12.88 percent.
- Due to the significant increase in the Anthem Medicare Senior Advantage rate, members enrolled in this plan will have a monthly premium deducted from their pension checks starting Jan. 1, 2026.
- A NEW Anthem Medicare Senior Advantage plan will be added at a lower monthly premium by adding a \$75 copay for Emergency Room visits. Members who enroll in this plan will also have a monthly premium deducted from their pension checks starting Jan. 1, 2026.
- For Police & Fire members eligible for a Medicare Part B reimbursement, unfortunately, with the 2026 Anthem Medicare rate increases, the monthly premium will now exceed what the plan will subsidize (the lowest cost plan), resulting in an out-of-pocket premium for the member, therefore no remaining funds to reimburse. This is disappointing news, but unavoidable. For Police and Fire members eligible for a Medicare Part B reimbursement, who are enrolled in Kaiser Senior Advantage plans will continue to have funds available for reimbursement.
- Beginning in 2026, the VSP and Choice vision plans will be combined into one plan with enhanced benefits. The new plan will include LightCare lenses (for sunglasses and blue light protection), polycarbonate lenses, and new frames every 12 months, with no premium increase for the 2026 Choice plan rate.

Retiring Health Analyst Defines Service to Others



ORS's Staff Specialist Donna Hepp retired this summer, and her expertise as well as example of giving will be sorely missed.

Donna should be very proud of her 32 year career with the City of San Jose in a variety of roles.

Donna began with the City in 1993 as a part-time recreation leader with the Therapeutic Services program for people with disabilities. She advanced to Therapeutic Recreation Specialist and worked at several community centers in San Jose. Her journey eventually took her to ORS until her retirement.

But even as she served the City's active and retired employees here at ORS, Donna's passion for helping those with disabilities achieve active lives and even triumph has never wavered. Even before her City career began in 1993, she was a longtime volunteer with Special Olympics. She began with the Olympics in 1988 when she was a classroom aide in a special education program.

"I was hooked from the beginning and will continue volunteering," she said. Her next chapter will be in a new location, however, as she is in the process of moving to Santa Rosa, where she has a home and connections with the Special Olympics community.

Donna is active with her Elks Club, volunteers at various San Jose community events such as the Christmas in the Park and the Holiday Parade, and for three years worked at the Grace Therapeutic Art and Wellness Center. She has earned our admiration and gratitude for a job done well and so much more.

Staffing Updates

- **Amy Dickinson**, has left ORS to pursue other opportunities
- **Gretel Calderon**, has left ORS to pursue other opportunities

Welcome to ORS:

- **Jennifer Chew**, Staff Specialist

The Retirement Connection

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GO GREEN!

Log into your [Member Portal](#) and enable e-Delivery in Account Settings.

Securely access Member Statements,
Direct Deposit receipts & Tax Forms online.

Need help? Contact ORS at retirement.dept@sanjoseca.gov or **408-794-1000**.

PLEASE KEEP US INFORMED

Make sure we have your updated email and mailing address. Please complete a change of address form if your email or mailing address changes.

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Upcoming Board Meetings

Federated Meetings unless otherwise posted on the Agenda, are at City Hall, 200 E. Santa Clara Street, Wing Rooms 118-120.

Police and Fire Board meetings, unless otherwise posted on the Agenda, are at 1737 N 1st Street, San Jose, Suite 580.

Meetings are also live-streamed on our website at www.sjretirement.com
Please check our website for the latest information.

Police and Fire Board meetings are held on the 1st Thursdays of each month at **9:00 a.m.** Upcoming meetings will be held on the following dates:
October 2 • November 6 • December 4 • January 21, 2026

* Effective January 2026, Police and Fire Board meetings will be held on the Wednesday immediately preceding the 3rd Thursday of the month.

Federated Board meetings are held on the 3rd Thursdays of each month at **8:30 a.m.** Upcoming meetings will be held on the following dates:
October 16 • November 20 • December 18 • January 15, 2026

BOARD UPDATES

The Board vacancies for recruitment are posted on the City Clerk's website at:
<https://sanjose.granicus.com/boards/w/923860ac785826ef>

UPCOMING CITY CLOSURES

October 13: Indigenous People's Day
November 11: Veteran's Day
November 27 and 28: Thanksgiving
December 24 - January 2: Holiday

CONTACT US!

408-794-1000 or 1-800-732-6477
Our staff directory can be found on our website at : www.sjretirement.com
Click on "About us/Office Staff" or email us at retirement.dept@sanjoseca.gov