

ANNUAL OPEN ENROLLMENT INFORMATION

Valley Water's Benefits & Wellness Program is holding the annual open enrollment for all Valley Water retirees from **September 29, 2025 through October 17, 2025**, for a **January 1, 2026 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 [2026 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 (In person or online):

Date: Wednesday, September 24

Time: 9 am –10:30 am

Location: 5700 Almaden Expressway, San Jose, CA 95118 – Headquarters Bldg. (A-143)

Please RSVP to the Benefits Team to attend in person: 408-630-3030

Unable to attend in person? Join us on Zoom:

<https://valleywater.zoom.us/join/sUJMQevJTvGVMMHAR8oXdw>

We will record the session and post it to the Valley Water Retiree Information site by September 26th.

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, 2026**.



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 Friday, October 17, 2025

