

2025-2026 Open Enrollment Frequently Asked Questions

When is Open Enrollment?

Open Enrollment begins **Monday, April 28, 2025** and ends on **Wednesday, May 14, 2025**. Coverage and premium cost share will become effective July 1, 2025 and last until June 30, 2026.

Why should I enroll?

All benefits-eligible employees must make an active health plan election during Open Enrollment. **If you do not go online to elect coverage, your existing benefits will default to current coverage and tiers.**

In addition to making new elections, you can also:

- Confirm your current elections
- Confirm spouse coverage and dependents
- Update your Life Insurance Beneficiary
- Ensure all information is accurate

How do I find out what my current benefits are today?

Employees can log into RetaEnroll 360 at www.retatrust.org to access their current benefit elections. For assistance in obtaining your User ID and Password, please click [Reta Trust User Guide](#).

Can I add or remove my eligible dependents during Open Enrollment?

Yes. You may add or remove eligible dependents during open enrollment. Eligible dependent(s) include: spouse, child(ren) up to their 26th birthday, step or adopted child(ren), and disabled children over age 26, with required documentation.

What's new for the Reta Plan Year 2025-2026?

- Reta's integrated wellness plans are now offered through Reta's medical plan providers: Kaiser Workforce Health and BSC Wellvolution
- *MyCatholicDoctor* programs offered by BSC and now Kaiser
- Medicare Assistance Program through SGIA will be available to all benefit eligible employees

When will these changes happen?

Coverage and premium cost share will become effective July 1, 2025 and last until June 30, 2026.

Will I be able to keep my doctor?

Although there's a very good chance your providers are included in the BSC network, it's a good idea to check. To find doctors, urgent care centers, mental health providers and medical equipment providers in the BSC **California provider network**, click [here](#).

How do I verify my Dependents?

If you are adding a dependent to your health insurance that has not been previously verified, you will need to provide documentation to prove dependency. All documents can be uploaded directly into the benefits platform via Reta Trust. Alternatively, you can fax your documents along with bar coded fax coversheet (provided by Reta) at 1-888-265-2144.

Dependent Type	# of Docs	Primary Required Document	Secondary Required Document	Tertiary Required Document
Spouse	2	Marriage Certificate	- Jointly filed 1040 * - Separately filed 1040 with same address * - Financial documents in both names - Utility bill in both names	N/A
Child	1	Birth Certificate Or Hospital Birth Record	N/A	N/A
Stepchild	3	Birth Certificate	Marriage Certificate	- Jointly filed 1040 - Separately filed 1040 with same address - Financial document in both names - Utility bill in both names
Disabled Dependent	2	Birth Certificate	- Employee's form 1040 with dependent listed - Dependents 1040 filed from employee's address - SSDI Documentation	N/A
Adopted child	1	Court document	N/A	N/A
Legal Guardian	1	Court document	N/A	N/A
Foster child	1	Court document	N/A	N/A
* Not Required if Marriage is less than 90 days old				

How do I complete the enrollment process?

You must go online to the RetaEnroll 360 website (click Log In on the Reta Members and Employers corner at www.retatrust.org) and complete the enrollment process.

What if I need to make a change after I've completed my enrollment?

If you change your mind after submitting your enrollment online, simply go back to RetaEnroll360, make your changes, resubmit your elections online and print or email a summary of your employee benefit elections to your Benefits Administrator. The deadline for making changes is 11:59 p.m. on Wednesday, May 14th.

Can I enroll using a paper form?

Open Enrollment is online only. If you need help enrolling, please contact your Benefits Administrator.

What should I do if I don't receive my ID card?

Employees who have not received their identification card may not have a current mailing address on file. Please verify your current mailing address via the RetaEnroll 360 website. Otherwise, you may contact your provider to request a new card or register online to print a temporary card.

What if I need to make a change after open enrollment?

Changes to your benefits elections after Open Enrollment require a Qualifying Life Event (QLE). You must go online to the RetaEnroll 360 website and submit life event. [Click here to access instructions on how to submit a Life Event.](#)

What is a Qualifying Status Change Event that will allow me to make changes to my Open Enrollment benefit elections?

Qualifying Event means a change in your family, employment or group coverage status which would affect your benefits due to one or more of the following:

1. Marriage
2. Birth, adoption or placement for adoption of a dependent child
3. Divorce, legal separation or annulment
4. Death of a dependent
5. A change in your or your dependent's employment status, such as ending employment; strike; lockout; taking or ending a leave of absence; changes in worksite or work schedule, if it causes you or your dependent to gain or lose eligibility for group coverage.
6. Increase/Decrease in hours significantly changing cost charged to employee.
7. Ineligible Dependent

Where can I get more detailed information?

Detailed information about your benefits plan is available on the Reta Benefits Center through the RetaTrust.org website. If you require assistance accessing your account, with information on the Reta Benefits Center, or you do not have access to the Internet, call the RetaEnroll Client Services Department toll free at 1.877.303.7382 from 8:30 AM to 8:00 PM ET, Monday through Friday, or send

an email to Service@RetaEnroll.org. The Reta Client Services team will either directly assist you or connect you with the best resource for help.

Who do I contact If have questions?

CARRIER DIRECTORY

Blue Shield of California	www.blueshieldca.com (888) 772-1076
Kaiser	www.kp.org (800) 533-1833
Health Equity HSA	www.healthequity.com (877) 713-7712
CVS Caremark	www.caremark.com (800) 844-0719
Delta Dental	www1.deltadentalins.com (800) 765-6003
VSP	www.vsp.com (800) 877-7195
Sun Life Financial	www.sunlife.com (800) 247-6875
EAP Services	www.guidanceresources.com (877) 595-5281
Travel Assistance Services	www.assistamerica.com (800) 872-1414 inside USA - Toll Free (609) 988-1234 outside USA - Collect Call
Reta Trust	www.retatrust.org (877) 303-7382

LAY PERSONNEL OFFICE

Phone: 916-733-0239

Fax: 916-733-0238

E-mail: benefits@scd.org

Additional Information:

- [Click here for Employee Benefits Brochure](#)
- [Click here for Reta Trust User Guide](#)
- [Click here for Employee Assistance Program](#)
- [Click here for Travel Assistance Program](#)
- [Click here for Sun Life Financial Enrollment Packet](#)
- [Click here for Sun Life Financial Evidence of Insurability \(EOI\)](#)
- [Click here for Benefits Directory](#)
- [Click here for 403\(b\) Enrollment Guide](#)