



ALAMEDA COUNTY EMPLOYEES'  
RETIREMENT ASSOCIATION

475 14th Street, Suite 1000  
Oakland, CA | 94612

## Dear ACERA Member,

This is your annual opportunity to review your healthcare options provided by ACERA. In this packet, you'll find the ACERA 2026 Retiree Enrollment Guide containing information about the ACERA-sponsored healthcare plans. Review the new monthly healthcare premiums for the next year starting on [page 2](#). The Monthly Medical Allowance will increase for the 2026 plan year.

### Timeline to Make Changes

Annual benefit enrollment decisions can only be made during the Open Enrollment period outlined on the back of this letter unless you experience a qualifying event. For qualifying events, you must notify ACERA in writing within 30 days of the event. To find out more about qualifying events, visit [www.acera.org/enrollment](http://www.acera.org/enrollment).

Check out the back of this letter for a quick start guide. Detailed instructions on how to make changes are contained in the enclosed Enrollment Guide. We hope you find this packet of information a useful resource throughout 2026.



(800) 838-1932  
(510) 628-3000  
fax: (510) 268-9574  
[www.acera.org](http://www.acera.org)

Sincerely,

A handwritten signature in black ink that reads "Dave Nelsen".

**Dave Nelsen**

Chief Executive Officer  
October 2025



# Quick Start Guide

## How to Make Changes

Review the instructions under Electing Your Healthcare Coverage starting on page 4 of the Retiree Enrollment Guide.

For group healthcare plan enrollment forms, visit [www.acera.org/enroll](http://www.acera.org/enroll).

## Who DOES need to take action?

- ACERA members who want to make changes to their medical, dental, and/or vision plan(s).
- Members in the UnitedHealthcare SignatureValue Advantage HMO plan: your plan is ending and you need to elect either the Kaiser Permanente HMO or the UnitedHealthcare SignatureValue HMO plan. See [page 3](#) of the Retiree Enrollment Guide for details.
- Members turning 65 in the next year: Review [page 7](#) of the Retiree Enrollment Guide.

## Who MAY WANT to take action?

- Newly Medicare-eligible members with 10+ years ACERA service credit should enroll in the Medicare Part B Reimbursement Plan for help with your Medicare costs—see [page 24](#).
- Medicare-eligible members in a Via Benefits plan should review whether their drug plan still meets their needs and budget—see [page 14](#).

## Who DOES NOT need to take action?

Members who don't want to make changes to their medical, dental, and/or vision plan(s).

## Open Enrollment Periods and Plan Years

ACERA Healthcare Plans	Open Enrollment Period	Plan Year
Kaiser Permanente HMO California (non-Medicare)	Nov 1, 2025 - Nov 30, 2025	Feb 1, 2026 - Jan 31, 2027
Kaiser Permanente Senior Advantage California (Medicare)		
UnitedHealthcare SV HMO (non-Medicare)	Nov 1, 2025 - Dec 15, 2025	Jan 1, 2026 - Dec 31, 2026
Delta Dental		
Vision Service Plan (VSP)		
Via Benefits Non-Medicare Plans	Oct 15, 2025 - Dec 7, 2025	
Kaiser Permanente Individual Non-Medicare Plans (outside California)		
Via Benefits Medicare Plans		
Kaiser Permanente Individual Medicare Plans (outside California)		