Marin/Sonoma Mosquito & Vector Control District
2026 Open Enrollment Summary

Medical Plan Premiums and Employee Contributions

Medical Plan	Monthly Premium	**Group 1 (Hired prior to 8/1/14)** Flat Rate **Monthly** Payroll Deduction	**Group 2 (Hired after 8/1/14)** Flat Rate **Monthly** Payroll Deduction
Kaiser HMO Plan L			
Employee Only	$1,163.00	$100.00	$125.00
Employee + 1 Dependent	$2,326.00	$150.00	$237.00
Employee + 2 or more Dependents	$3,093.59	$200.00	$350.00
Teamsters Anthem PPO			
Employee Only	$1,045.00	$100.00	$125.00
Employee + 1 Dependent	$2,090.00	$150.00	$237.00
Employee + 2 or more Dependents	$2,925.00	$200.00	$350.00

VSP Vision Plan Premiums and Employee Contributions

Vision Plan	Monthly Premium	**Group 1 (Hired prior to 8/1/14)** Flat Rate **Monthly** Payroll Deduction	**Group 2 (Hired after 8/1/14)** Flat Rate **Monthly** Payroll Deduction
Employee Only	$9.94	0.00	0.00
Employee + 1	$22.30	0.00	0.00
Family	$31.78	0.00	0.00

Delta Dental Plan Premiums and Employee Contributions

Dental Plan	Monthly Premium	**Group 1 (Hired prior to 8/1/14)** Flat Rate Monthly Payroll Deduction	**Group 2 (Hired after 8/1/14)** Flat Rate Monthly Payroll Deduction
Employee Only	$48.05	0.00	0.00
Family	$119.15	0.00	0.00

Group Life Insurance through The Hartford Group

The District pays for a **$50,000** Life Insurance policy for each permanent employee.

If your beneficiaries have changed, please let Andrea or Liz know so we can give you a form to update.

Optional Benefits

CalPERS Section 457 Deferred Comp (Pretax) through Voya

The plan is a voluntary savings program that allows employees to defer any amount, subject to annual limits, from their paycheck on a pretax basis. **Employees contribute on a pre-tax basis money that is invested in a retirement plan with CalPERS. This plan does not have a 10 percent early withdrawal tax penalty regardless of age but money cannot be withdrawn while you are still employed with the District** (except for Unforeseeable Emergencies). Employee contributions and their earnings, if any, can benefit from the power of tax-deferred compounding.

CalPERS Roth Section 457 Deferred Comp (After Tax) through Voya

The plan is a voluntary savings program that allows employees to defer any amount, subject to annual limits, from their paycheck on an after tax basis. **Roth contributions come out of your pay after taxes are deducted, but your contributions and related earnings may be withdrawn tax-free at retirement,** if certain criteria are met. Roth 457(b) has same contribution limits as 457(b) pre-tax.

District's 2% Retirement Match of Employee CalPERS Contributions

When an employee contributes into their own CalPERS retirement plan (either pretax or Roth (after tax)), the District now matches up to 2% of an employee's base salary, once they have passed their probationary period, at an amount not to exceed the IRS limits.

If interested in making changes to your plan, please contact, Andrea, Liz or David Vallerga at Voya.
David's email is David.Vallerga@voya.com and his phone number is 1-888-713-8244 ext. 6

Supplemental Health Insurance through Aflac

Aflac supplemental insurance provides an additional layer of financial protection for you and your family in the event of a serious accident or illness. Aflac can help pay out-of-pocket expenses your major medical insurance doesn't cover.

As optional benefits, the District offers through Aflac the following coverages an Accident Plan, Hospital Plan, Short Term Disability, Cancer Plan, Critical Care Plan, Dental Plan and Life Insurance.

If interested, please contact Jerry Rock at Aflac. Jerry's email is jerry_rock@us.aflac.com and his phone number is 1-408-750-4165

Flexible Spending Account (FSA) through Paylocity

Paylocity is the District's administrator for it's Flexible Spending Account (FSA) which is a tax advantaged account that allows employees to use pre-tax dollars to pay for qualified medical (Health FSA) or dependent care (DCAP) expenses.

The 2026 IRS limit for **Medical FSA accounts is $3,400**. Meaning you can put between $100 and $3,400 into an account to be used for medical expenses before payroll taxes are applied.

The 2026 IRS limit for **Dependent Care FSA accounts is $7,500**. Meaning you can put between $100 and $7,500 into an account to be used for daycare, afterschool care and some summer camp expenses before payroll taxes are applied, or maximum of $3,750 for married individuals filing separately.

Information will be emailed with the Open Enrollment packet.

If interested, please contact Andrea or Liz.