



2025 Open Enrollment

What's New!

Welcome to the 2025-2026 Open Enrollment! CSEBA is excited to share important updates, reminders, and enhancements to your employee benefits, designed to provide greater value, improved access to care, and more comprehensive coverage options. This document outlines everything you need to know about this year's changes. Be sure to review the details carefully and take advantage of the resources available to help you choose the best coverage for you and your family.

Delta Dental - Plan Enhancement

Addition of a 3rd Preventative Cleaning

To reduce your cost share when utilizing your benefits and to encourage more employees to engage in their well-being and health, CSEBA implemented a plan enhancement for the 2025-2026 plan year. Effective July 1, 2025, employees will be able to seek an additional preventive cleaning each calendar year, providing 3 total cleanings annually. This will exclude an exam and/or x-rays. You can begin scheduling your additional cleaning now for after July 1st!

Blue Shield Plan Changes

Member Pays the Difference (MPD)

Currently, when a member chooses a brand name drug over the generic, the member pays the difference in cost between the brand and generic drug in addition to the copay of the brand drug. When a provider chooses a brand drug over the generic, the member pays the applicable copay of the brand drug.

Starting July 1, 2025, if a provider selects a brand name drug when a generic equivalent is available, the member will pay the difference between the brand and generic drug, plus the copay of the brand drug. This will result in some members paying more when a brand is selected instead of the generic.

If the member switches to the generic drug, they will not pay the additional difference in cost between the brand and the generic drug. Members still have the flexibility to choose to continue using a brand drug if desired, however, they will pay the difference if a generic is available. If the member or prescriber feels the brand drug is medically necessary, they may request an exception to allow the member to continue taking the brand drug without paying the difference in cost.

Members with questions or who run into concerns as they process prescriptions are encouraged to schedule an appointment with our Blue Shield representatives. Please use this link to [schedule an appointment](#).

In Vitro Fertilization (IVF)

In September of 2024, Governor Newsom signed In Vitro Fertilization (IVF) into law in Senate Bill 729 (SB 729). SB 729 expressly requires coverage of IVF for fully-insured plans subject to California law. For CSEBA's Blue Shield plans, SB 729 provision now requires coverage over a maximum of three completed oocyte retrievals with unlimited embryo transfers in accordance with guidance of the American Society of Reproductive Medicine (ASRM), using single embryo transfer when recommended and medically appropriate. At this time, the implementation of these regulations is still ongoing and CSEBA is unable to fully communicate the covered benefits and plan design. We did want to educate our members that this will be a new covered benefit under the Blue Shield plans and more information will be forthcoming. Please refer to your plan documents (Summary of Benefits and EOC's) for more information. Additional benefit summary addendums will be produced as the benefits are finalized.



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Kaiser Permanente Plan Changes

Doula Care and Coverage

Kaiser members can now get extra support during and after pregnancy and birth. Doula services cover care for pregnancy, labor, and postpartum, as well as pregnancy loss or abortion. Effective July 1, 2025, doula services will be available to any pregnant person (i.e., person who is pregnant or has been pregnant within the last 12 months) without a referral. Members will have coverage for 11 doula visits per pregnancy including an initial visit and up to 10 additional visits that can be provided in any combination of prenatal and postpartum visits. Doula services are covered at \$0 and will not apply to the deductible, including HSA qualified high deductible health plans.

One Pass Fitness Program

Kaiser's new One Pass Fitness Program is replacing the "Active and Fit" and "Silver and Fit" programs previously in place. Work out your way and find your fit at the gym, through brain training, with new friends, or at home! To find out more, go to www.kp.org and search "gym memberships". To get started, go to www.youronepass.com and click "Get Started" to register.

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2025 IRS Limits

Health Savings Accounts (HSA)

HSA Self-only Coverage Contribution Limits - \$4,300 for 2025, up from \$4,150 in 2024

HSA Family Coverage Contribution Limits - \$8,550 for 2025, up from \$8,300 in 2024

HSA Catch Up Contribution (55+) - \$1,000 for 2025, remaining consistent with 2024

One-on-One Virtual Consultations

Whether you are considering switching medical carriers, switching plans or just have some basic questions about your care, you can schedule a one-on-one meeting with a Blue Shield of California or Kaiser Permanente representative to meet all of these needs! Just click the calendar icon below to schedule your appointment today!

Blue Shield
One-on-One Meeting



Click Icon to schedule an appointment

Kaiser
General Q&A

Call 1-800-324-9208

Monday to Friday

7 a.m. to 6 p.m.