

Deschutes County Open Enrollment Oct. 27 – Nov. 14, 2025

Health Plan Open Enrollment Options:

- Complete the PacificSource Health Plan Enrollment and Change Form, located on the Open Enrollment webpage on www.deschutes.org/hr/page/open-enrollment, and return it to HR if you want to:
 - Add or drop eligible dependents to your health plan
 - Change medical plans
 - Add or drop dental insurance

You changes must be submitted to HR no later than 5:00 pm on Friday, November 14th

Open Enrollment

- Open enrollment will be **Oct. 27 – Nov. 14**
- **Rates for 30 + year retirees (25+ P&F) will increase for the 2026 plan year. There are now two tiers.**
 - **Employee Only - \$100/mo. (\$95 medical + \$5 dental)**
 - **EE + Dependents - \$121/mo. (\$116 medical + \$5 dental)**
- Medical rates for the Standard plan did not change. High-Deductible rates did not change.
- Service discount stipends did not change for the 2026 plan year.
- Dental rates did not change for the 2026 plan year.
- This is the time to make changes to your benefits:
 - Add/drop eligible dependents
 - Opt-out of health or dental coverage
- If you are currently set up on automatic payments, your premium cost share will automatically be charged on the 10th of each month.

Who do I contact if I need help with my benefit Open Enrollment?

Human Resources

541-317-3154

benefits@deschutes.org

Beginning November 1st, you can make your open enrollment elections.



Human Resources
(541) 317-3154
benefits@deschutes.org

To request this information in an alternate format, please call Health Services or send an email to accessibility@deschutes.org.

Open Enrollment Resources

- Deschutes.org - Open Enrollment
Viewable from any computer with an internet connection under the Human Resources department tab. Provides detailed instructions and supporting documents for the 2026 plan year open enrollment.

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2025 Open Enrollment Information

Enclosed in this packet:

- 2026 Retiree Rates
- Health Plan Summary of Changes
- Enrollment Change form
- Termination of Dependent Coverage form

Q: How much will I pay for my health insurance this year?

A: Medical rates for the Standard plan did not change for the 2026 plan year. See the Health Plan Rate Sheet at the end of this document for details.

Q: What benefit changes can I make during Open Enrollment?

A: Open Enrollment is the time to decide if you want to switch medical plans (Standard Plan or the High-Deductible plan), add/drop dental insurance, or add/drop eligible dependents on your health insurance. You can drop coverage at any time by sending a letter or email to Deschutes County Human Resources.

Q: What steps do I need to take this year?

A: Review the Health plan changes and rates then decide what changes you want to make, if any. Forms are available on the Open Enrollment webpage under the Human Resources webpage, www.deschutes.org/hr/page/open-enrollment. The Benefits Team is available for questions; just give us a call at 541-317-3154 or send us an email at benefits@deschutes.org.

All Health insurance forms must be received in HR by 5:00 PM November 14th. Paperwork can also be mailed or faxed to:

Deschutes County Human Resources – Open Enrollment
PO Box 6005
Bend, Oregon 97708-6005
Fax: 541-330-4626
Scan to: benefits@deschutes.org

Q: When will the elections I make during Open Enrollment be effective?

A: All changes will be effective January 1st.

Q: What if I don't want to make any changes this year?

A: If you don't want to switch medical plans, add/drop dental, or need to add/drop eligible dependents, then no action is needed on your part. You will stay enrolled in your medical and/or dental plans as you were during the 2025 plan year. Contact PacificSource at 888-246-1370 or log on to InTouch at pacificsource.com to check the current dependents enrolled on your health plan.

Q: Will my credit card payments continue?

A: Yes, all card payments will continue without interruption. All card payments are set to run monthly. Please contact us if you prefer to have your card charged annually or bi-annually.

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Health Coverage

Plan Highlights: Health plan summaries can be found on the Health Insurance webpage on www.deschutes.org/hr.

- Standard Plan
- High-Deductible Plan

Health Plan Changes:

The full list changes being made to the Deschutes County Employee Benefit Plan effective 1/1/2026 is also available on the Open Enrollment webpage on www.deschutes.org/hr/page/open-enrollment. These changes are made to ensure compliance with State and Federal requirements and to improve the quality and cost of care for members.