



DEPUTY SHERIFFS' ASSOCIATION OF SAN DIEGO COUNTY

Important Notice!

Open Enrollment 2026

Dear Member,

The Deputy Sheriffs' Association of San Diego County strives to deliver excellent service and quality benefits to our members. Please see the following information for this years' Open Enrollment. We are pleased to announce that for 2026, our Dental plan rates will see a slight increase, while rates for the Vision plan, MetLife Legal Plan and The Hartford Voluntary Life Insurance will remain unchanged.

All Open Enrollment election forms, overviews, summaries, and plan documents are posted on the Deputy Sheriffs' Association of San Diego County website at www.dsasd.org. To access these resources, click on **Benefits** at the top of the home page, select **Insurance** from the drop-down menu, and scroll down to select a benefit product. If you need assistance accessing the DSA website or have questions about your benefits, please contact Melissa Gonzalez, Member Services/Accounts Payable Specialist, at: 858-486-9009 ext. 102.

Open Enrollment

Open Enrollment is your annual opportunity to review your current benefit selections and make changes to align with your future needs. This year, Open Enrollment will take place from October 6 through October 30, 2025. Benefit changes made during this Open Enrollment period are effective January 1, 2026. All Enrollment Forms must be returned to the DSA no later than **Thursday, October 30th**.

If you do not enroll in the Dental and Vision plans during this Open Enrollment period, you may be required to meet certain IRS guidelines at a later date. Therefore, we encourage you to carefully review the benefit designs and rates at this time. If you are not making changes to your existing Dental and Vision coverage, you are **not required** to complete an Enrollment Form.

Vision Insurance

Vision plan summaries are available on the DSA website at www.dsasd.org. A Vision ID Card can be accessed at myuhcvision.com. While an ID card is not necessary to receive vision services, you may download one for your convenience. The 2026 Vision rates are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM	PER-PAY-PERIOD PREMIUM
Member Only	\$8.35	\$3.86
Member + 1	\$13.01	\$6.01
Member and 2 or More	\$21.41	\$9.89

Dental Insurance (PPO and HMO)

The DSA provides comprehensive dental coverage through UnitedHealthcare. Members residing in California have the option to enroll in either the Dental HMO or Dental PPO plan. Members living outside of California are eligible to enroll in the Dental PPO plan. Dental benefit plan summaries are available on the DSA website at www.dsasd.org. The 2026 Dental rates are as follows:

COVERAGE LEVEL	MONTHLY PREMIUM		PER-PAY-PERIOD PREMIUM	
	PPO	HMO	PPO	HMO
Member Only	\$43.79	\$15.39	\$20.21	\$7.10
Member + 1	\$85.55	\$29.23	\$39.48	\$13.49
Member and 2 or More	\$139.84	\$44.50	\$64.54	\$20.54

MetLife Legal Plans

MetLife Legal Plans provides legal services for you, your spouse, and dependents at a cost of \$8.22 per pay period, paid through the convenience of automatic payroll deductions. MetLife Legal Plans offers access to legal advice and services for a wide range of personal legal matters, including court appearances, document review and preparation, debt collection defense, wills, family, and real estate matters.

In addition to the above services, MetLife Legal Plans provides access to experienced attorneys to help with identity management, establishing guardianship or conservatorship, second or vacation home equity loans and refinancing. You are also eligible for 4 hours of attorney services for non-covered matters.

To enroll in MetLife Legal Plans, complete the Enrollment Form found on the DSA website. Once enrolled, participation is required for the entire plan year, and you will be automatically re-enrolled annually unless you opt out during the annual Open Enrollment.

Life Insurance

As an active member, you are eligible to purchase additional, or supplemental, life insurance through The Hartford. At a rate of \$33.64 per pay period (or \$72.89 monthly), this plan provides an additional \$100,000 of group term life insurance, with double indemnity for accidental death or dismemberment (AD&D), plus \$7,500 for your spouse and \$5,000 for your children.

To qualify for enrollment as a retiree, you must have been enrolled in The Hartford Life Insurance for a minimum of six months prior to retirement. If you do not currently have life insurance coverage with The Hartford and wish to obtain additional life coverage, please visit the DSA website to download the Enrollment Form and Personal Health Application. Return your forms to the DSA no later than October 30, 2025. Coverage will become effective following underwriting approval.

AFLAC Supplemental Benefits

The DSA offers voluntary supplemental benefits through Aflac (American Family Life Assurance Company) including Cancer, Hospital, Accident, Critical Illness and Short-Term Disability Insurance. Rates are determined on an individual basis. For more information or to apply, contact Jill Krenkler at jill_krenkler@us.aflac.com or 760-473-8023.

Home and Auto Insurance

As a DSA Member, you may qualify for discounted Auto and Home insurance rates through California Casualty. For coverage details and premium quotes, contact California Casualty at 800-800-9410.

Disability Insurance

Disability insurance is available through CLEA at a cost of \$22.00 per month or \$10.16 per paycheck. To enroll, visit the DSA website to download the Enrollment Form or contact the DSA directly.

Privacy Protection

MAGEN, the world's most advanced privacy protection service, is exclusively available for law enforcement. This service scans billions of webpages for any online exposure of your private information. Upon detection of any private information, removal requests are sent on your behalf to suppress the information at its source, safeguarding your online privacy. The benefit is fully funded by the DSA, so there is no cost to you. To enroll, complete the MAGEN form found on the DSA website.

Smart Dollar

SmartDollar, is a DSA sponsored financial wellness benefit that is offered at no cost to our DSA members. There are no hidden fees or unwelcome surprises. This program is designed to help you take control of your finances by building strong money management habits. SmartDollar's step-by-step plan can assist you in paying off debt faster, saving money and preparing for retirement. As a participant, you will gain access to tools for budgeting, saving, and planning for the future, educational content from financial experts, and unlimited one-on-one and group coaching. Take the first step toward financial wellness today by enrolling in the SmartDollar program. Click the link below to sign up: <https://www.smartdollar.com/enroll/deputysheriffsassociationofsandiego4128>.

If you have questions about any of the above benefits or other DSA benefits, please contact the DSA at 858-486-9009 ext. 102 or visit our website at dsasd.org. On behalf of your Board of Directors, we thank you for your support of the DSA benefit programs and appreciate the opportunity to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read 'MO', is positioned above the printed name and title.

Michael O'Deane
President