

Important Notice!

Open Enrollment 2027



Dear Member,

Welcome to the Deputy Sheriffs' Association of San Diego County's 2027 Open Enrollment! This is your annual opportunity to review your current benefit selections and make changes to align your coverage with your needs for the year ahead. The Open Enrollment period will run from **October 5 through October 22, 2026**. Any benefit changes made during this Open Enrollment period will become effective January 1, 2027. All enrollment forms must be returned to the DSA no later than Thursday, October 22.

NEW: The Deputy Sheriffs' Association of San Diego County remains committed to providing excellent service and quality benefits to our members. To support that commitment, we are pleased to announce important changes for the 2027 plan year. Beginning January 1, 2027, the DSA will transition our Dental and Vision coverage to Delta Dental and DeltaVision. Please review the information below for additional details.

IMPORTANT ENROLLMENT REQUIREMENT: *All members electing Dental and Vision coverage must complete an enrollment form.* If you currently have Dental and Vision coverage through the DSA, you must still complete the enclosed enrollment form to ensure continued coverage for 2027. Please submit your completed form to the DSA by: **Email:** psimpson@dsasd.org or **Mail:** 13881 Danielson Street, Poway, CA 92064.

Dental Insurance (PPO and HMO)

The transition to Delta Dental provides members with a broader provider network while lowering the Dental PPO rates and maintaining the same Dental HMO rates. In addition, the dental plans no longer include a waiting period for major services.

2027 Dental Rates:

COVERAGE LEVEL	MONTHLY PREMIUM		PER-PAY-PERIOD PREMIUM	
	PPO	HMO	PPO	HMO
Member Only	\$41.60	\$15.39	\$19.20	\$7.10
Member + 1	\$81.27	\$29.23	\$37.51	\$13.49
Member and 2 or More	\$132.84	\$44.50	\$61.31	\$20.54

Vision Insurance

The DeltaVision plan, offered in partnership with VSP, includes several plan changes and lower premium rates. Please refer to the Summary of Benefits on the DSA website for a detailed description of the new plan design.

One notable enhancement is an increase in the frame allowance to \$175. For members who do not need glasses or contacts, the VSP plan also includes the enhanced LightCare option. When visiting a VSP provider, LightCare allows you to apply the frame allowance toward ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses instead of prescription glasses or contacts.

2027 Vision Rates:

COVERAGE LEVEL	MONTHLY PREMIUM	PER-PAY-PERIOD PREMIUM
Member Only	\$6.54	\$3.02
Member + 1	\$12.30	\$5.68
Member and 2 or More	\$18.80	\$8.68

Key Dental and Vision Plan Highlights

Visit the DSA Website at www.dsasd.org for detailed Dental and Vision resources to help you become familiar with your new 2027 plans. The website includes information on how to:

- Review Benefit Plan Highlights
- Create an online account
- Find a provider
- Locate your ID card
- Download the app

Important Dental and Vision resource information is provided below. Please note that access will not be available to DSA members until **after January 1, 2027**.

	Delta Dental	DeltaVision
Find a provider	deltadentalins.com	www.vsp.com
Customer Service Number	888-335-8227	800-877-7195
Website	deltadentalins.com	www.vsp.com
ID Cards	You do not need an ID card when visiting your dentist or a vision provider. Just provide your name, birth date and enrollee ID or Social Security number. Dependents will use your information. You may download and print your ID cards from your computer or access them through the app.	

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. We encourage you to carefully review the benefit designs and rates at this time.

MetLife Legal Plans

We are pleased to announce that the Deputy Sheriffs' Association of San Diego County MetLife Legal premium is **decreasing**. In addition, the DSA will now offer the MetLife Legal Plans to our retiree population.

MetLife Legal Plans provide legal services for you, your spouse, and dependents at a cost of \$8.08 per pay period, paid through the convenience of automatic payroll deductions. This plan gives you 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, MetLife Legal Plans provide access to experienced attorneys for 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 available 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 coverage, please visit the DSA website to download the Enrollment Form and Personal Health Application. Completed forms must be returned to the DSA no later than October 22, 2026. 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 \$22.50 per month or \$10.39 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>.

All plan overviews, summaries, and plan documents are available on the DSA website at www.dsasf.org. To access these resources, click **Benefits** at the top of the homepage, select **Insurance** from the drop-down menu, and scroll down to choose the benefit product you wish to review. If you need assistance accessing the DSA website or have questions about your benefits, please contact Peris, Member Services Coordinator, at: 858-486-9009 ext. 102.

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,



Michael O'Deane
President