Open Enrollment Frequently Asked Questions

(Updated 08/21/2026)

I. General Information

Question: When is the 2027 open enrollment period?
Answer: *The 2027 open enrollment period is being held from Monday, September 14th, 2026 through Friday, October 9th, 2026.*

Question: What is the purpose of open enrollment?
Answer: *Open enrollment allows employees to make any changes to their benefits that are outside of the normal qualifying life events. These changes can include enrolling in any insurance plans the City of Torrance offers, changing any insurance plans, and adding/removing eligible dependents.*

Question: Are rates increasing this year?
Answer: *Costs may have increased, depending on your chosen plan and coverage level. Please refer to the rate sheets posted on the HR Open Enrollment webpage.*

Question: When will any changes I make become effective?
Answer: *Any changes made during the open enrollment period will go into effect January 1st, 2027.*

Question: Will I receive a new medical card if I change my medical plan? When will it arrive?
Answer: *Medical cards will be sent out once the open enrollment change is entered into CalPERS by Human Resources and may be received around mid-November or early-December. Timelines vary per carrier and cannot be accurately predicted.*

II. Plan Changes

Question: Are there any medical plan coverages changing this year?
Answer: *United Healthcare HMO Alliance and United Healthcare HMO Harmony in the LA County, San Bernardino County, Riverside County, Orange County, San Diego County, Ventura County, and Santa Barbara County regions will no longer be available, effective January 1, 2027.*

Question: What will happen if I am currently enrolled in one of the United Healthcare HMO plans?
Answer: *Your medical insurance enrollment will be defaulted to "Waived" in ADP and you will need to select a new medical insurance plan. If you do not select a new medical insurance plan during the open enrollment period, your medical insurance will remain as "Waived" and you will have to provide proof that you enrolled in outside coverage.*

Question: What is the difference between the “LA” plan and the “Other” plan in ADP?

Answer: *All plans listed with “LA” after the name are for employees who reside in Los Angeles County, San Bernardino County, or Riverside County. All plans listed with “Other” after the name are for employees who reside in Orange County, San Diego County, Ventura County, or Santa Barbara County. Please choose the appropriate plan based on your home address.*

Question: What does “elect my employer’s zip code” mean?

Answer: *For those employees that live in one of the “Other” counties listed in the previous question, you may elect to use your employer’s LA County zip code to pay a cheaper premium, but you must receive medical attention in LA County, Riverside County, or San Bernardino County. Please check with carriers for availability. If you have already done this in the past, you do not need to do so every subsequent year.*

Question: How do I elect to use my employer’s zip code for Los Angeles Region eligibility?

Answer: *You can submit a request to HRBenefits@TorranceCA.Gov and we will follow up with any additional needed information.*

Question: Where can I compare different plan coverages (i.e. deductibles, copays, etc.)?

Answer: *You can read through the 2027 CalPERS Health Benefits Summary posted on the HR Open Enrollment webpage.*

Question: How can I find out if my doctor will be covered by the new medical plan carrier I select?

Answer: *Please reach out to the new carrier you have chosen to confirm which doctors are in their network. You may also contact your doctor’s office to confirm that they accept the insurance plan you selected. For carrier contact information, use the 2027 CalPERS Health Benefits Summary posted on the HR Open Enrollment webpage.*

Question: When and how can I select my new medical group?

Answer: *Once the new carrier receives your open enrollment election, you can select your new medical group by contacting the carrier directly; this may be around mid-November or early- December. The city cannot make this selection for you.*

Question: When and how can I select my new primary care doctor?

Answer: *Once the new carrier receives your open enrollment election, you can select your new primary care doctor by contacting the carrier directly; this may be around mid-November or early- December. Timelines vary per carrier and cannot be accurately predicted.*

Question: Can I opt out of medical insurance but still be enrolled in dental and/or vision?

Answer: *Yes, medical, dental, and vision insurances are all independent of each other, and each insurance can have different enrollment types.*

Question: If I opted out of medical insurance during 2026, do I have to fill out another opt-out form for 2027?

Answer: *Yes, please use the 2027 opt-out form on the HR Open Enrollment webpage and provide a hard copy to HR, along with proof of your coverage (i.e. medical insurance card, letter from medical carrier with your name and effective date of coverage). If you do not provide your proof of coverage by December 2026, you will not be credited your opt-out monthly allowance until we receive your proof of coverage. We do not accept screenshots of user portals and require specific documentation that indicates an effective date of coverage.*

Question: Can I opt out of dental and/or vision?

Answer: *You may not opt out of dental or vision because the city offers no-cost options. Please select the plan that you may use in the future because the plan cannot be switched during the plan year.*

Question: How can I add Voluntary Life Insurance?

Answer: *You may elect any amount of voluntary life insurance during open enrollment. Any election under $20,000 does not require Evidence of Insurability; any election over $20,000 may require Evidence of Insurability.*

Question: How do I complete Evidence of Insurability?

Answer: *Evidence of Insurability is handled between the employee and The Standard, through a linked form. Please reach out to HRBenefits@TorranceCA.Gov, letting us know you need access to the Evidence of Insurability link.*

Question: Can I add voluntary life insurance for my spouse and/or children?

Answer: *You may add voluntary life insurance for your spouse and/or children if you elect voluntary life insurance for yourself first.*

Question: How much does voluntary life insurance cost?

Answer: *Voluntary life insurance costs are dependent on the amount you elect and your age; more information can be found on our General Employee Benefits webpage.*

Question: What is the difference between HealthCare FSA and Dependent Care FSA?

Answer: *HealthCare FSA is used for any health (medical, dental, vision) expenses for yourself and any dependents on your covered plans. Dependent Care FSA is only intended for after-school childcare and daycare/babysitting expenses. Please visit the list of FSA eligible expenses, per category, on the HR Open Enrollment webpage.*

Question: Will my 2026 FSA roll over to the 2027 plan year?

Answer: *FSA **does not** roll over from plan year to plan year. You will need to elect a new amount for the 2027 plan year, and you will need to use all 2026 plan year funds by December 31st, 2026.*

Question: How can I update the maximum FSA amount I elected if the new FSA maximum amount is released after open enrollment?
Answer: *If you elect the current maximum for 2027, HR will reach out to you, once the new FSA maximum is announced, to see if you are interested in electing the new maximum amount.*

Question: If I am not making any changes to my current coverage, do I need to do anything during open enrollment?
Answer: *No, if you are not making any changes, you do not need to do anything during the open enrollment period.*

III. Adding/Removing Dependents

Question: Who qualifies as a dependent I can add onto my insurance(s)?
Answer: *Eligible dependents for insurance coverage include: marriage, registered domestic partner, and children (natural born, step, and/or adopted). Parents, siblings, cousins, etc. do not qualify for coverage unless there is legal guardianship established.*

Question: How do I add a dependent onto my insurance(s)?
Answer: *Please log into myADP and add your dependent via the "Annual Enrollment" benefit event. For step-by-step directions, you may refer to the how-to guide on our HR Open Enrollment webpage. Your dependent will reflect as "pending" until HR receives the necessary documentation to approve the dependent's enrollment.*

Question: What documentation do I provide to add my dependent(s) to my insurance(s)?
Answer: *If you are adding a spouse, please provide your marriage certificate and a copy of your spouse's social security card. If you are adding a registered domestic partner, please provide your domestic partnership certificate and a copy of your domestic partner's social security card. If you are adding any children, please provide a copy of the child's birth certificate and a copy of the child's social security card. You may email pictures/copies of these documents to HRBenefits@TorranceCA.Gov or you may bring copies or originals to HR; we can make any needed copies.*

Question: How do I remove a dependent from my insurance(s)?
Answer: *Please log into myADP and add your dependent via the "Annual Enrollment" benefit event. For step-by-step directions, you may refer to the how-to guide on our HR Open Enrollment webpage. Please provide proof that your dependent has gained other coverage. You may send the proof to HRBenefits@TorranceCA.Gov or email for clarification of the document type needed.*

Question: Do I have to add my dependent(s) to medical, dental, and vision, or can I only add them to some?
Answer: *No, medical, dental, and vision insurances are all independent of each other, so you may add them to each insurance needed.*