



# ANNUAL BENEFITS ENROLLMENT

October 1–31, 2026

Enrollment Deadline: October 31st at 9pm PST

## What you Need to Know

- Medical, dental and vision benefit options remain the same
- Current benefit elections will stay in effect for the 2027 plan year if you do not make any changes during Annual Enrollment (excluding FSAs)
- Flexible Spending Accounts (FSAs): Eligible employees must re-enroll each year to continue participation in the Health Care or Dependent Care FSA



**Annual Enrollment  
elections will take  
effect Jan. 1, 2027**

**For benefits resources & videos, visit**  
**[sdmts.com/human-resources](https://sdmts.com/human-resources)**

## Attend a Walk-in Enrollment Workshop

| Date  | Time        | Location                                           |
|-------|-------------|----------------------------------------------------|
| 10/6  | 11a - 2p    | Mills Building 9 <sup>th</sup> Floor Training Room |
| 10/9  | 12p - 1:30p | Building A Trolley Yard                            |
| 10/12 | 1p - 3:30p  | IAD Operator Breakroom                             |
| 10/13 | 1:30p - 3p  | Building C Trolley Lunchroom                       |
| 10/16 | 1p - 3:30p  | KMD Operator Breakroom                             |
| 10/19 | 1:30p - 3p  | Building B Facilities Lunchroom                    |
| 10/21 | 2p - 3:30p  | KMD Mechanics Storeroom                            |
| 10/28 | 2p - 3:30p  | IAD Mechanics Storeroom                            |
| 10/29 | 9a - 11:30a | Mills Building 9 <sup>th</sup> floor HR            |

## Enroll Online in MyADP

1. Log in at [myadp.com](https://myadp.com) or use the ADP Mobile App
2. Select "Annual Enrollment" from the Benefits menu
3. Review and confirm your elections
4. Save your confirmation statement
5. Email required documents (e.g., birth and/or marriage certificates, opt-out proof) to [maggie.gunderson@sdmts.com](mailto:maggie.gunderson@sdmts.com)

**For ADP help, contact HR at 619-557-4598 or**  
**[jobs@sdmts.com](mailto:jobs@sdmts.com)**

## Helpful Reminders

- Review your life insurance beneficiaries in MyADP
- Mid-year changes are only allowed for qualifying life events (such as marriage, birth of a child, etc.)

## Contact the Benefits Team

**Julie Oleson**  
**619-557-4559**  
**[Julie.Oleson@sdmts.com](mailto:Julie.Oleson@sdmts.com)**

**Maggie Gunderson**  
**619-557-4517**  
**[Maggie.Gunderson@sdmts.com](mailto:Maggie.Gunderson@sdmts.com)**

**Susie Huttenbrauck**  
**619-557-4503**  
**[Susie.Huttenbrauck@sdmts.com](mailto:Susie.Huttenbrauck@sdmts.com)**

**Bree Wilcox**  
**619-557-4545**  
**[Bree.Wilcox@sdmts.com](mailto:Bree.Wilcox@sdmts.com)**

### Health Insurance Portability & Accountability Act (HIPAA)

MTS, in accordance with HIPAA, protects your Protected Health Information (PHI). MTS will only discuss your PHI with medical providers and third-party administrators when necessary to administer the plan that provides you with medical, dental, and vision benefits or as mandated by law. A copy of the Notice of Privacy Practices is available upon request from Human Resources.