



ANNUAL BENEFITS ENROLLMENT

October 1–31, 2026

Enrollment Deadline: October 31st at 9pm PST

What you Need to Know

- As an ACA-eligible employee, you qualify for medical coverage under the Affordable Care Act
- ACA eligibility is based on average hours worked. If your average weekly hours fall below 30 in the future, you may no longer qualify for medical coverage under ACA guidelines.
- Medical benefit options remain the same
- For eligible employees, current benefit elections will stay in effect for the 2027 plan year if you do not make any changes during Annual Enrollment



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

For benefits resources & videos, visit
sdmts.com/human-resources

Attend a Walk-in Enrollment Workshop

Date	Time	Location
10/6	11a - 2p	Mills Building 9 th 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 th floor HR

Enroll Online in MyADP

1. Log in at 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

For ADP help, contact HR at 619-557-4598 or
jobs@sdmts.com

Helpful Reminders

- 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

Maggie Gunderson
619-557-4517
Maggie.Gunderson@sdmts.com

Susie Huttenbrauck
619-557-4503
Susie.Huttenbrauck@sdmts.com

Bree Wilcox
619-557-4545
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.