



Metropolitan Transit System

Memorandum

DATE: September 26, 2025
TO: IBEW 465 Construction Safety Flagperson Represented Employees
FROM: Brendan R. Shannon, Director of Human Resources
SUBJECT: 2026 Benefits Open Enrollment

Open Enrollment: October 1 – October 31, 2025

Open Enrollment is your once-a-year chance to enroll in or update your benefits. Any changes you make will take effect **January 1, 2026**. Outside of this window, changes are only allowed for qualifying life events (such as marriage, birth of a child, etc.).

Key Info at a Glance

- **New Medical Plans in 2026:** There will be 4 medical plans available to you:
 - Blue Shield Trio HMO (current plan) – This is a narrow network plan, meaning it includes a small group of doctors and facilities. It's a good fit if you're already using providers in the Trio network and want to keep your costs low.
 - Kaiser HMO – Ideal if you prefer having all your care in one system (doctors, pharmacy, labs). Kaiser members typically receive care at Kaiser facilities only.
 - Blue Shield HMO – Offers a broader network than the Trio plan. A good option if you want more provider choices but still prefer the structure of an HMO.
 - Blue Shield PPO – Best for those who want the most flexibility, including seeing out-of-network providers or specialists without referrals.
- **Pharmacy Benefit Manager Change:** If you're enrolled in a Blue Shield medical plan, your prescription coverage will move from **Express Scripts** to **Navitus Health Solutions** starting January 1, 2026. More detailed information will be sent separately to affected employees.

Resources

Visit sdmts.com/human-resources for your benefits guide and a short video overview of available benefits. We'll also share reminders by email, text, and breakroom postings.

Enroll Online in MyADP

All enrollment is paperless and completed in **MyADP**—on the web, in the ADP Mobile App, or at kiosks in the HR lobby and most breakrooms. Follow these steps to enroll:

1. Log in at my.adp.com or open the ADP Mobile App
2. Select **Annual Enrollment** from the Benefits menu
3. Update dependent/beneficiary information and choose your benefits
4. Review and confirm your elections and save your confirmation statement for your records.
5. Email required documents (e.g., birth/marriage certificates, opt-out proof) to maggie.gunderson@sdmts.com

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

Beneficiary Designations

Open Enrollment is a great time to review your life insurance beneficiaries. Beneficiaries can be updated at any time in MyADP, and you are encouraged to check them at least once a year.

Need Help? Walk-In Enrollment Workshops are Available!

<u>Dates</u>	<u>Time</u>	<u>Location</u>
Monday, October 6, 2025	1:00 PM to 3:30 PM	IAD Bus Operators Breakroom
Tuesday, October 7, 2025	1:00 PM to 3:30 PM	KMD Bus Operators Breakroom
Friday October 10, 2025	1:00 PM to 3:00 PM	Mills Building - 9 th Floor HR Conference Room
Tuesday, October 14, 2025	1:00 PM to 3:00 PM	Building C - Trolley Lunch Room
Friday, October 17, 2025	12:00 PM to 1:30 PM	Building A - Trolley Yard
Monday, October 20, 2025	1:30 PM to 3:30 PM	Building B - Trolley Facilities Lunchroom
Wednesday, October 22, 2025	10:00 AM to 1:00 PM 2:00 PM to 3:30 PM	KMD Bus Operators Breakroom KMD Mechanics Storeroom
Wednesday, October 29, 2025	10:00 AM to 1:00 PM 2:00 PM to 3:30 PM	IAD Bus Operators Breakroom IAD Mechanics Storeroom
Thursday, October 30, 2025	9:00 AM to 11:30 AM	Mills Building - 9 th Floor HR Conference Room

Contact the Benefits Team

We're here to help with any questions and available to schedule one-on-one appointments:

Maggie Gunderson 619-557-4517 Maggie.Gunderson@sdmts.com	Julie Oleson 619-557-4559 Julie.Oleson@sdmts.com
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