



LOS RIOS
COMMUNITY
COLLEGE
DISTRICT

2019-2020 Open Enrollment for Health Care Benefits



Valued LRCEA Employees (with an assignment of 0.50 FTE or greater)

Open enrollment starts today!

It's time to choose your 2019-2020 health care benefits. The deadline to make any changes or enroll in coverage effective July 1, 2019 is **Friday, May 24**. If you're satisfied with your current elections and don't wish to make any changes, your current Los Rios health care benefits will continue for the 2019-2020 plan year.

Los Rios wants to make sure you have all the information you need to make the best coverage decisions for you and your family. Please review all coverage offerings to make informed choices.

HOW TO ENROLL

Please take note of these required actions:

- Review your **Benefit Guide** at <http://www.losrios.edu/business/LRCEA.php>
- The Employee Benefits Department **MUST** receive completed **original signature** open enrollment forms by **5 p.m. on Friday, May 24**

WHAT'S CHANGING

- **New Voluntary Benefit:** Los Rios is excited to offer a legal plan through ARAG as a voluntary benefit this year. This coverage provides access to qualified attorneys who can assist with a variety of legal issues, such as wills, landlord matters, mediation, divorce and tax issues. For \$16 per month, you receive their UltimateAdvisor plan and for \$22 per month, you receive the UltimateAdvisor Plus plan. Refer to the Benefit Guide for full details.
- **WHA HMO Update:** Copays for the WHA HMO medical option increased from \$15 to \$20 for physician/specialist office visit and outpatient services. Copays for urgent care services increased from \$20 to \$35.
- **Waiving Coverage:** If you're eligible and waive medical coverage, you must complete the Medical Plan Waiver Form at http://www.losrios.edu/business/forms/Waiver_Form.pdf

BELOW ARE THE MONTHLY PREMIUMS EFFECTIVE JULY 1, 2019

| Traditional HMO and DHMO PLANS | Plan Monthly Premium | District Monthly Contribution to the Premium | Employee Monthly Contribution to the Premium | Employee Tenthly Contribution to the Premium |
|---------------------------------------|-----------------------------|---|---|---|
| Kaiser HMO | \$ 1,522.16 | \$ 1,130.16 | \$ 392.00 | \$ 470.40 |
| Sutter HMO | \$ 1,459.68 | \$ 1,130.16 | \$ 329.52 | \$ 395.42 |
| WHA HMO | \$ 1,301.87 | \$ 1,130.16 | \$ 171.71 | \$ 206.05 |
| Kaiser DHMO | \$ 1,407.55 | \$ 1,130.16 | \$ 277.39 | \$ 332.87 |

| HDHP PLANS | Plan Monthly Premium | District Monthly Contribution to the Premium | District Monthly HSA Contribution to the Employee's HSA* | | Employee Monthly Contribution to the Premium |
|-------------------|-----------------------------|---|---|---------------|---|
| | | | Individual | Family | |
| Kaiser HDHP | \$ 980.16 | \$ 980.16 | \$ 100.00 | \$ 150.00 | \$ - |
| Sutter HDHP | \$ 1,200.85 | \$ 1,130.16 | \$ - | \$ - | \$ 70.69 |
| WHA HPHP | \$ 986.19 | \$ 986.19 | \$ 100.00 | \$ 140.00 | \$ - |

**So long as you are eligible to contribute to an HSA and the account is established with BASIC pacific.*

WHEN YOU NEED HELP

If you have any questions about the enrollment process, please contact the Employee Benefits Department at 916.568.3070 or benefits@losrios.edu.