Adjunct LRCFT Member Open Enrollment starts **July 1, 2019** for coverage effective September 1, 2019!

The deadline to make any changes or enroll in coverage is **Friday, August 23, 2019**

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.

**ELIGIBILITY & PREMIUMS**

- **ELIGIBILITY:** You can enroll in Los Rios medical and dental benefits if:
  - You are a member of LRCFT.
  - You taught 2 of the last 5 semesters (not including summer session).
  - You have an approved & processed Tentative Class Schedule (TCS) in place by August 23, 2019 for an assignment of at least 30% of full time (0.30 FTE or 4.5 formula hours).
  - You do not have other group medical or dental coverage.

- **PREMIUMS:** Go to the Premium Calculator to calculate your monthly premium based on your Fall 2019 FTE. Your TCS in place as of August 23, 2019 is used to determine your contribution toward benefit premiums for the fall 2019 semester.

- **IMPORTANT:** Refer to the Adjunct Benefit Guide for additional important information regarding eligibility and premiums.

**HOW TO ENROLL, WAIVE OR CANCEL**

- Review your [Adjunct Benefit Guide](#)
  - **NO ACTION IS REQUIRED** if you are satisfied with your current elections. Your current benefits will continue for the 2019-2020 plan year, as long as you retain eligibility. Your next opportunity to enroll or make changes, with the exception of mid-year qualifying events, will be during the spring enrollment.
  - **ENROLL:** Links are included in the applicable section of the Adjunct Benefit Guide or go to [Active Forms](#)
  - **WAIVE COVERAGE:** If you’re eligible and waive medical coverage, you must complete the [Medical Plan Waiver Form](#)
  - **CANCEL COVERAGE:** If you’re eligible and cancel coverage, you must complete the Adjunct Medical Cancelation Form and the Medical Plan Waiver Form
  - **DO YOU ALSO TEACH AT SIERRA COLLEGE?** If you’re eligible and would like to participate in the Joint District Medical Insurance Program, you must complete the Request for Inclusion of Sierra College FTE

- You **MUST** submit completed original signature open enrollment forms to the Employee Benefits Department by 5 p.m. on **Friday, August 23**. For security purposes, we currently cannot accept faxed or emailed forms.
SUMMER ADJUSTMENT

- Our Los Rios medical plans renew on July 1, 2019 and our premiums change according to the new rates.
- If you are an adjunct faculty enrolled in a Los Rios medical plan during the spring semester, we deduct the July and August 2019 premium increase on the June 10, 2019 paycheck.

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, or Vickie Weaver-Owens, Employee Benefits Technician, at (916) 568-3051 or at weaverv@losrios.edu.