The details surrounding this plan for the 2020 plan year are located in the Flexible Benefit Plan Summary Plan Description (SPD) and Summary of Material Modification (SMM). Please contact Employee Benefits if you have any questions.
Are you planning to retire?

If you are retiring at the end of this semester or fiscal year, and you qualify for the Los Rios Retiree Medical Program, you should contact Kris Kurk in the Employee Benefits Department to schedule an appointment to discuss your health insurance options. She can be reached at 916-568-3060 or by email at kurkk@losrios.edu.

Start the school year with a smile: 3 back-to-school tips

Take your kids to the dentist
Start the school year right with a dental cleaning and exam. Ask your child’s dentist about sealants and fluoride treatments to prevent decay. These treatments are easy ways to stop cavities before they start. A third of children miss school because of oral health problems, according to Delta Dental’s 2015 Oral Health Survey.

Pick the right snacks
Swap out chips & crackers for nuts or other healthy alternatives. Salty snacks may seem healthy because they don’t contain sugar, but simple starches can be just as bad. These snacks break down into sticky goo, coating teeth and promoting decay. Avoid candies and granola bars, offering crunchy snacks like celery, baby carrots and cubes of cheddar cheese.

Make brushing and flossing fun
To keep mouths healthy, kids need to brush twice a day for two minutes at a time. They should also floss every day, preferably after dinner. Are you planning to retire?

New for 2019-2020: ARAG Legal Insurance

Los Rios is excited to offer a new voluntary benefit — the ARAG legal plan. Please be advised that this benefit can only be elected during Open Enrollment or within 31 days of your date of hire.

Active full-time employees (permanent assignment of 50% or more) who elect this coverage receive 100% paid-in-full coverage for most legal matters when working with a Network Attorney, including:

⇒ Consumer protection, such as auto repair and small claims court
⇒ Criminal matters, such as parental responsibility
⇒ Debt collection, student loan debt and bankruptcy
⇒ Driving matters, such as license suspension and traffic tickets
⇒ Tax issues, such as audits and collections
⇒ Family matters, such as adoption and divorce
⇒ Real estate and home ownership, such as foreclosure and buying a home
⇒ Wills and estate planning, powers of attorney and trusts
IRS Allows Health Plans to Cover More Treatments Before Deductible is Met

The Treasury Department and IRS added treatments for a range of chronic conditions to the list of preventive-care benefits for which a high-deductible health plan (HDHP) can pay—even if a plan enrollee’s health care spending hasn’t surpassed the plan deductible—without running afoul of the rules allowing pretax contributions to health savings accounts (HSAs).

The new guidance adds to the types of medical care that now can be treated as “preventive” 14 cost-effective items or services likely to prevent the worsening of a chronic condition or the development of a secondary condition that would require more costly treatment.

To learn more, access to the full article can be found here: High-deductible plans with health savings accounts may be more attractive.

Imputed income for domestic partners & children of domestic partners

The Federal Government and IRS require that premiums paid for benefits of domestic partners or children of domestic partners be paid with post-tax dollars.

Due to our composite rate structure and employer contribution for medical and dental insurance, the value of the medical and dental benefit results in imputed income to the employee. This means you will be taxed on the value of the coverage. Since vision coverage is entirely employee paid and has tiered rates, the premiums for domestic partners or children of domestic partners are taken with post-tax dollars and are thus not considered imputed income.

The State of California also considers the premiums imputed income unless you have filed a Declaration of Domestic Partnership with the California Secretary of State.

Your domestic partnership does not need to be registered with the State for your dependents to be eligible for coverage. Registration simply allows the benefit to not be considered imputed income and subject to tax under California State tax laws.

Please note: even if registered, the benefit will still be subject to tax under Federal tax law.

The Los Rios Districtwide Wellness Program

Throughout the year, we encourage employees to pursue health and wellness in a variety of ways. Be sure to visit our Wellness Program page for offerings and updates!

Have an idea?
Send your tips and suggestions for healthy living to:

livinghealthy@losrios.edu

“Your domestic partnership does not need to be registered with the State for your dependents to be eligible for coverage.”

CAMPUS WALKING MAPS

Make the most of your daily breaks—get outside and walk!

ARC Walking map
CRC Walking map
SCC Walking map
FLC Walking map
DO Walking map
Employee Benefits Department
1919 Spanos Court
Sacramento, CA 95825
Phone: 916-568-3070
Fax: 916-286-3633
Email: benefits@losrios.edu
Business Hours
8:00AM to 4:30PM
Monday through Friday
We are located inside the Employee Benefits building at the District Office

Socorro Molina, Administrative Assistant
916-568-3070 / molinas@losrios.edu
Assists With Answering Main Benefits Telephone Line, Insurance Billing, Assists with Adjunct Benefits, and Special Projects

Kris Kurk, Employee Benefits Technician
916-568-3060 / kurkk@losrios.edu
VSP insurance, Absence Reports, Retiree Benefits, Pregnancy & Workers’ Comp Leaves of Absence, and Website Maintenance

Vickie Weaver-Owens, Employee Benefits Technician
916-568-3051 / weaverv@losrios.edu
Benefits processing for all bargaining units, Adjunct Benefits, Dental & Life Insurance, and Flexible Spending Accounts

Dawn Woltkamp, Employee Benefits Specialist
916-286-3623 / woltkad@losrios.edu
Leaves of Absence including 5 Month Law and Catastrophic Leave, COBRA and Benefits Continuation, and Benefits Education

Nicole Keller, Employee Benefits Supervisor
916-568-3197 / kellern@losrios.edu
Department Supervisor with Overall Benefits Administration including Claims Issues, 403(b)/457 Plans, Legal Compliance, Renewal, and Contracts & Plan Documents

Jamie Ruggles, Director, Accounting Services
916-568-3069 / rugglej@losrios.edu
Manager with oversight of Employee Benefits, Payroll & Accounting

FAQ: When do I enroll?

Automatic Enrollment
- Basic Life Insurance
- Long Term Disability
- Employee Assistance Program (EAP)
- Special Pay Plan

Fall Open Enrollment
- Medical Flexible Spending Account (FSA)
- Dependent Care Assistance Plan (DCAP)

Apply Anytime
- Supplemental Life Insurance (with qualifying event or decrease in coverage)
- Long Term Care insurance
- 403(b) and 457 retirement savings plans

Annual Open Enrollment
- Medical insurance
- Health Savings Account if enrolling in a High Deductible Health Plan (HDHP) *some restrictions may apply
- Dental insurance
- Vision insurance
- ARAG Legal Insurance

What if I have a change in status?
Your elections will remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or another qualified status change event (in accordance with Internal Revenue Code rules).

You must request an election change and submit associated forms to the Employee Benefits Department within 31 days.

Please contact Employee Benefits to determine if your situation qualifies as a mid-year qualifying event.