Adjunct LRCFT Member Open Enrollment is underway for coverage effective September 1, 2020!

The deadline to make any changes or enroll in coverage is **Monday, August 24, 2020.**

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 worked 2 of the last 5 semesters (not including summer session) with a minimum of 30% of full time (0.30 FTE or 4.5 formula hours).
  - You have an approved & processed Tentative Class Schedule (TCS) in place by August 24, 2020 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.
  - **NEW:** If you were enrolled in a District medical plan during the spring 2020 semester and you have an active Los Rios CCD fall 2020 assignment but your FTE falls below the .300 minimum required for medical eligibility, you will be permitted to retain your medical coverage at the monthly premium calculation based upon a .300 FTE for the fall 2020 semester. Please note that it is your responsibility to notify Employee Benefits via email to benefits@losrios.edu by September 8th if this situation becomes applicable to you. Requests will not be accepted after this date.

- **PREMIUMS:** Go to the [Premium Calculator](#) to calculate your monthly premium based on your Fall 2020 FTE. Your TCS in place as of August 24, 2020 is used to determine your contribution toward benefit premiums for the fall 2020 semester.

- **IMPORTANT:** Refer to the [Adjunct Benefit Guide](#) for additional important information regarding eligibility and premiums.
HOW TO ENROLL

- Review your Adjunct Benefit Guide
  - **NO ACTION IS REQUIRED** if you are satisfied with your current elections. Your current benefits will continue for the 2020-2021 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 to enrollment forms are included in the applicable section of the Adjunct Benefit Guide or go to Active Forms on the Adjunct Employee Benefits website. Please note that enrollment forms must be mailed and must contain original signatures. For security purposes, we cannot accept emailed forms at this time.

HOW TO WAIVE OR CANCEL

- **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. If cancelling coverage, your last day of coverage will be August 31, 2020.
- **EMAIL COMPLETED WAIVER AND/OR CANCELLATION FORMS** to Benefits@losrios.edu, or mail to LRCCD - Employee Benefits at 1919 Spanos Court, Sacramento, CA, 95825.
- **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. This form may be emailed or mailed to Employee Benefits.

Please submit all forms by **Monday, August 24th**. Mailed forms must be postmarked by this date. Forms eligible to be emailed must be received by this date or they will not be accepted.

WHEN YOU NEED HELP

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