Adjunct LRCFT Member Open Enrollment starts **July 1, 2020** 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 are a member of LRCFT.
  - 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.

- **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](mailto:). 
- **CANCEL COVERAGE**: If you’re eligible and cancel coverage, you must complete the [Adjunct Medical Cancelation Form](mailto:) and the [Medical Plan Waiver Form](mailto:).
- **EMAIL COMPLETED WAIVER AND/OR CANCELATION FORMS** to [Benefits@losrios.edu](mailto:), 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](mailto:).
  This form can be emailed or mailed to Employee Benefits.

- Please submit all forms by **Monday, August 24**. 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.

SUMMER ADJUSTMENT

- Our Los Rios medical plans renew on July 1, 2020 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 2020 premium increases on the June 10, 2020 paycheck.

WHEN YOU NEED HELP

If you have any questions about the enrollment process, please contact the Employee Benefits Department at [benefits@losrios.edu](mailto:) or 916.568.3070.