

# Open Enrollment Starts Today! October 23 - November 15



## LRCFT

### It's Time to Enroll!

Enroll using our online benefits system between **October 23 – November 15**, to make changes to your benefits and add or drop dependents from your coverage.

Please be sure to read the [benefits guide](#) for coverage updates and enrollment information. Review your options carefully, so you can make informed decisions.

Our benefit programs are a valuable addition to your compensation. Make sure to get the most out of them by taking the time to understand all your options and picking the best coverage(s) for you and your family.

### New Flexible Spending Account (FSA) vendor

Beginning January 1st, P&A Group will be our new flexible spending account vendor. Further, our regular and flexible spending account (FSA) open enrollments are now combined, beginning with the current open enrollment. As a reminder, FSA deductions do not roll over from year to year. **If you wish to participate in 2024, you MUST make elections using the online benefits system during the current enrollment period.** For those who had an FSA in 2023, you will have until March 15<sup>th</sup>, 2024 to incur expenses and until March 31, 2024 to spend your remaining FSA funds or they will be forfeited.

### Medical Rate Changes

Medical plans are staying the same, but there are a few changes to the coverage. Please review the [benefits guide](#) to learn more. **New medical rates effective January 1<sup>st</sup>, 2024 can be found on the next page.**

### Carrier Meetings and Webinar

Kaiser, Sutter Health Plus (SHP), and Western Health Advantage (WHA) will be offering a series of informal question and answer sessions at the times listed below.

<b>Kaiser</b>	10/27: 10-11 am	<a href="#">Los Rios CCD 2024 OE Q&amp;A with Kaiser</a>	<b>Meeting ID:</b> 854 4498 4940 <b>Passcode:</b> 842379
	11/3: 2-3 pm	<a href="#">Los Rios CCD 2024 OE Q&amp;A with Kaiser #2</a>	<b>Meeting ID:</b> 878 1394 6007 <b>Passcode:</b> 101998
<b>SHP</b>	11/3: 10-11 am	<a href="#">Los Rios CCD 2024 OE Q&amp;A with SHP</a>	<b>Meeting ID:</b> 818 2207 1097 <b>Passcode:</b> 537714
	11/9: 12-1 pm	<a href="#">Los Rios CCD 2024 OE Q&amp;A with SHP #2</a>	<b>Meeting ID:</b> 876 3264 8324 <b>Passcode:</b> 103805
<b>WHA</b>	10/27: 2-3 pm	<a href="#">Los Rios CCD 2024 OE Q&amp;A with WHA</a>	<b>Meeting ID:</b> 830 7875 2192 <b>Passcode:</b> 716801
	11/3: 12-1 pm	<a href="#">Los Rios CCD 2024 OE Q&amp;A with WHA #2</a>	<b>Meeting ID:</b> 812 5968 2413 <b>Passcode:</b> 681164

### If You Don't Enroll

If you're satisfied with your current elections and don't wish to make any changes, your benefits will simply roll over to the new plan year. However, we recommend that you visit the benefits site and review and update your information, if necessary.

## How to Enroll

You can enroll this year by following these simple steps:

- From the Employee Self Service Los Rios webpage, click on “Benefits” and then “Enroll Now”
- Click here: <https://mybensite.com/losrios>

Text “Los Rios” to (833) 340-0265 to opt into our new benefits updates and reminders distribution list.



# 2024 Benefits Update



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	\$1,991.93	\$1,535.00	\$456.93	\$548.32
Sutter HMO	\$1,588.20	\$1,535.00	\$53.20	\$63.84
WHA HMO	\$1,467.19	\$1,467.19	\$ -	\$ -
Kaiser DHMO	\$1,945.67	\$1,535.00	\$410.67	\$492.80

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	\$1,329.89	\$1,329.89	\$100.00	\$150.00	\$ -
Sutter HDHP	\$1,388.90	\$1,329.89	\$100.00	\$145.00	\$ -
WHA HDHP	\$1,111.42	\$1,111.42	\$100.00	\$150.00	\$ -

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