

# Open Enrollment Starts Today! October 23 - November 15



*Open enrollment – your opportunity to choose or change your benefits – starts today!*

## **New Plan Year**

Open enrollment will now be held annually in the fall for a January 1<sup>st</sup> effective date. The new rates will be reflected for January 2024 coverage.

## **Making Changes**

If you are making changes, original signature open enrollment forms must be postmarked by November 15<sup>th</sup> and mailed to:

LRCCD - Employee Benefits  
Attention: Brittni Conley  
1919 Spanos Court  
Sacramento, CA 95825

**If you do not wish to make any changes, you do not have to take action, and your current health benefits will continue through December 2024 (unless you experience a qualifying event).**

## **New Rates**

You can review the 2024 Retiree Benefits Guide or obtain any necessary forms on our website:  
<https://employees.losrios.edu/employee-groups/retirees/retiree-benefits>.

Plan summaries, including the Summary of Benefits & Coverage (SBC) can be viewed at:  
[https://pcms.plansource.com/entities/12463/pub\\_nodes/350495](https://pcms.plansource.com/entities/12463/pub_nodes/350495).

The 2024 medical premiums for retirees eligible for the \$334 District contribution and for those ineligible for the District contribution (dependents and retirees that did not meet the minimum qualifications) are listed on the next page.

## 2024 Monthly Premiums

Plan	Premium w/o District Contribution	Premium w/ District Contribution
Kaiser HMO	\$1,741.60	\$1,407.60
Kaiser DHMO	\$1,726.90	\$1,392.90
Kaiser HDHP	\$1,286.94	\$ 952.94
Kaiser Senior Advantage	\$251.21	\$ -82.79
Sutter Health Plus HMO	\$753.20	\$ 419.20
Sutter Health HDHP	\$657.40	\$ 323.40
Western Health Advantage HMO	\$769.10	\$ 435.10
Western Health Advantage HDHP	\$584.66	\$ 250.66
United Healthcare Medicare Advantage HMO	\$513.74	\$ 179.74
United Healthcare Medicare Advantage PPO	\$561.58	\$ 227.58
Health Net	\$532.04	\$ 198.04
	Delta Dental PPO	DeltaCare HMO
Single	\$114.77	\$26.23
Two Party	\$205.06	\$46.41
Family	\$224.97	\$50.45

If you have any questions about open enrollment, please contact the Employee Benefits Department at [retirees@losrios.edu](mailto:retirees@losrios.edu) or at (916) 568-3070.