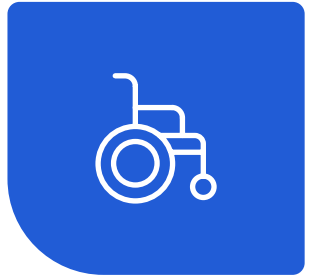


2025

Benefits Guide

Regular Employees



LOS RIOS
COMMUNITY
COLLEGE DISTRICT

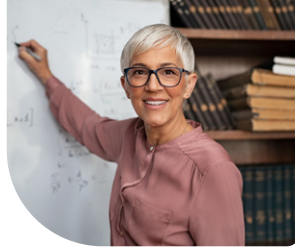


Table of Contents

- Welcome..... 3
- Benefits Enrollment and Updates 4
- Medical 6
- HDHP Spotlight..... 10
- Medical Savings and Discounts..... 11
- Dental..... 12
- Vision..... 13
- Income Protection 14
- Valuable Voluntary Benefits 15
- Retirement Planning..... 17
- Additional Los Rios Provided Benefits..... 18
- Contacts 19

IMPORTANT NOTICE

Los Rios Community College District (Los Rios) has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Any examples, such as infographics provided in this guide are purely illustrative in nature, and actual plan costs and coverage will differ based on coverage selected. Los Rios reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Los Rios share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Los Rios.



Welcome

We appreciate your contributions towards making learning and success a priority in our community. As a Los Rios employee, you have access to a comprehensive, competitive benefits package that offers you the flexibility and security to thrive both inside and outside of work.

EMPLOYEE BENEFITS DEPARTMENT AND WEBSITE

To learn more about the benefits outlined in this guide:



<https://employees.losrios.edu/benefits>



916.568.3070



benefits@losrios.edu

ELIGIBILITY

As a permanent employee with an assignment of 0.50 FTE or greater, you and your dependents are eligible for the benefits outlined in this guide. Eligible dependents include your:

- Spouse or domestic partner¹
- Unmarried child(ren) up to age 25 for dental insurance, regardless of student status; child(ren) up to age 26 regardless of student or marital status for all other plans
- Unmarried child(ren) of any age if they are incapable of self-support due to mental or physical disability

For more information, contact the Employee Benefits Department.

PROOF OF DEPENDENT ELIGIBILITY

You are required to provide proof of eligibility for your dependents. If a dependent becomes ineligible during the year, you must contact the Employee Benefits Department within 31 days. Attempting to enroll or failing to notify us of an ineligible dependent could lead to discipline.

TERMS TO KNOW

2025

Plan Year: The period of time when your coverage is active (January 1 - December 31).



Premium: The amount of money that's paid for your health insurance every month. Los Rios pays a portion of this amount and you pay the rest.



Deductible: The amount of money you need to pay out-of-pocket before your insurance begins contributing money to your health care costs.



Network: A group of doctors, hospitals, labs and other providers that your health insurance contracts so you can make visits at a pre-negotiated (and often discounted) rate.



Copay: A predetermined dollar amount you pay for visits to the doctor, prescriptions and other health care (as specified by your plan).



Coinsurance: The percentage you pay for the cost of covered health care services after you've met your deductible. For example, if the coinsurance under your plan is 10%, you would pay 10% of the cost of the service and your insurance would pay the remaining 90%.



Out-of-Pocket Maximum: The cap on your out-of-pocket costs for the plan year. Once you've reached this amount, your plan will cover 100% of your qualified medical expenses for the plan year.

¹ Due to federal and state tax regulations, benefits provided to domestic partners are generally taxable and therefore deducted from your pay on an after-tax basis. Additionally, any premium contributions made by Los Rios on behalf of your domestic partner are generally considered taxable income to you. Contact the Employee Benefits Department if you believe your domestic partner is exempt from federal or state taxes.



Benefits Enrollment and Updates

WELCOME TO YOUR EMPLOYEE BENEFITS SUPERSITE!

You can enroll or make changes to your benefits by following these simple steps:

- Visit www.mybensite.com/losrios for direct access OR you can access the information on our employee benefits supersite through the Employee Self-Service (ESS) Benefits tile
 - » Step-by-step enrollment guidance
 - » Cost per paycheck is displayed for each benefit elected
 - » Add and manage covered dependents
 - » Update beneficiaries
 - » Review and submit final elections
 - » Print your Benefit Confirmation Statement (BCS) for your records



UNDERSTANDING HEALTH INSURANCE

Insurance can be complex, watch this [quick video](#) and learn more about some commonly used terms and how they apply to your coverage.

Review your benefits supersite and get to know your available options with the following:

- Benefit summaries
- Side-by-side comparisons
- Insurance carrier information
- Member service information
- Provider search directories
- Forms and plan documents





There are three opportunities to enroll in or make changes to your benefits.

1

AS A NEW HIRE

You have 31 days from your date of hire to complete your enrollment for benefits effective the first of the month following. However, if you are hired on the first work day of the month, your benefits are effective as of the first of that month. If you miss your initial enrollment window, your next opportunity to enroll will be the annual open enrollment period.

2

DURING OPEN ENROLLMENT

Each year during open enrollment (typically held in the fall), you can enroll in or make changes to your benefits effective January 1 - December 31.

All employees will have direct access to our employee benefits supersite through the Employee Self- Service (ESS) Benefits tile, OR you can log in directly at www.mybensite.com/losrios. Even if you do not wish to make changes during the open enrollment period, please enter the site and review your information, including your life insurance beneficiary details and dependent Social Security numbers.

3

QUALIFIED STATUS CHANGE

The benefit choices you make will remain in effect for the entire plan year. You cannot change your benefits during the year unless you have a qualified status change (in accordance with Internal Revenue Code). Examples of qualified status change events include (but are not limited to) a change in:

- **Marital status:** including marriage, death of a spouse, divorce, annulment or legal separation
- **Domestic partnership status:** including establishment or termination of the partnership
- **Number of your eligible children:** including by birth, adoption, placement for adoption or death
- **Change in eligibility status:** including aging out of coverage or a change of address

You must log into the supersite, complete the applicable enrollment changes and provide the required documentation within 31 days of the event.





Medical

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

KAISER HMO PLANS		
General Plan Provisions	Kaiser HMO	Kaiser DHMO
Calendar Year Deductible	None	Individual: \$1,000 Family: \$2,000
Calendar Year Out-of-Pocket Maximum	Individual: \$1,500 Family: \$3,000	Individual: \$3,000 Family: \$6,000 (includes deductible)
Lifetime Maximum	None	None
Outpatient Services		
Doctor Office Visit	\$25 copay	\$30/\$40 copay (deductible waived)
Preventive Care	No charge	No charge
Well-Baby & Well-Child Care	No charge	No charge
Most Lab & X-ray	No charge	\$10 copay (after deductible)
Chiropractic	Not covered	Not covered
Acupuncture	\$25 copay ¹	\$30 copay ¹
Outpatient Surgery	\$25 copay per procedure	20% coinsurance (after deductible)
Inpatient Services		
Hospitalization	No charge	20% coinsurance (after deductible)
Emergency Services		
Emergency Room	\$250 copay (waived if admitted)	20% coinsurance (after deductible)
Ambulance	No charge	\$150 per trip (after deductible)
Mental Health Services		
Inpatient	No charge	20% coinsurance (after deductible)
Outpatient	\$25 copay per individual visit \$12 copay per group visit	\$30 copay per individual visit \$15 copay per group visit (deductible waived)
Durable Medical Equipment (DME)		
DME	No charge	20% (deductible waived)
Prescription Drugs		
Generic	Up to 30-day supply: \$10 Up to 100-day supply (mail order): \$20	Up to 30-day supply: \$10 Up to 100-day supply (mail order): \$20
Brand - Formulary	Up to 30-day supply: \$25 Up to 100-day supply (mail order): \$50	Up to 30-day supply: \$30 Up to 100-day supply (mail order): \$60
Specialty Medications	Up to 30-day supply: 20% coinsurance not to exceed \$150	Up to 30-day supply: 20% coinsurance not to exceed \$250

¹ Typically provided only for the treatment of nausea or chronic pain.

To thoroughly compare plans, detailed disclosure/summary documents are available at www.mybensite.com/losrios or you may visit the Employee Benefits Department for a paper copy. For questions about a specific procedure, service or provider, please contact the medical carrier directly.



Medical

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

KAISER HMO PLANS	
General Plan Provisions	Kaiser HDHP HMO (HSA Compatible)
Calendar Year Deductible	Individual: \$1,800 Individual with Family: \$3,300 Family: \$3,600
Calendar Year Out-of-Pocket Maximum	Individual: \$3,700 Individual with Family: \$3,700 Family: \$7,400 (includes deductible)
Lifetime Maximum	None
Outpatient Services	
Doctor Office Visit	No charge (after deductible)
Preventive Care	No charge (deductible waived)
Well-Baby & Well-Child Care	No charge (deductible waived)
Most Lab & X-ray	No charge (after deductible)
Chiropractic	Not covered
Acupuncture	No charge (after deductible) ¹
Outpatient Surgery	No charge (after deductible)
Inpatient Services	
Hospitalization	No charge (after deductible)
Emergency Services	
Emergency Room	No charge (after deductible)
Ambulance	No charge (after deductible)
Mental Health Services	
Inpatient	No charge (after deductible)
Outpatient	No charge (after deductible)
Durable Medical Equipment (DME)	
DME	No charge (after deductible)
Prescription Drugs	
Generic	Up to 30-day supply: \$10 (after deductible) Up to 100-day supply (mail order, after deductible): \$20
Brand - Formulary	Up to 30-day supply: \$30 (after deductible) Up to 100-day supply (mail order, after deductible): \$60
Specialty Medications	Up to 30-day supply: \$50 (after deductible)

¹ Typically provided only for the treatment of nausea or chronic pain.

To thoroughly compare plans, detailed disclosure/summary documents are available at www.mybensite.com/losrios or you may visit the Employee Benefits Department for a paper copy. For questions about a specific procedure, service or provider, please contact the medical carrier directly.



Medical

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

SUTTER HEALTH PLUS (SHP) HMO Plans		
General Plan Provisions	SHP ML52 HMO	SHP HDHP HMO (HSA Compatible)
Calendar Year Deductible	None	Individual: \$1,650 Individual with Family: \$3,300 Family: \$3,300
Calendar Year Out-of-Pocket Maximum	Individual: \$1,500 Family: \$3,000	Individual: \$3,300 Individual with Family: \$3,300 Family: \$6,600 (includes deductible)
Lifetime Maximum	None	None
Outpatient Services		
Doctor Office Visit	\$20 copay	No charge (after deductible)
Annual Adult Physical Exams	No charge	No charge (deductible waived)
Well-Baby & Well-Child Care	No charge	No charge (deductible waived)
Most Lab & X-ray	X-ray: No charge Lab: \$20 copay	No charge (after deductible)
Chiropractic (up to 20 visits/cal year)	\$15 copay	Not covered
Acupuncture (up to 20 visits/cal year)	\$15 copay	No charge (after deductible) ¹
Outpatient Surgery	\$20 copay	No charge (after deductible)
Inpatient Services		
Hospitalization	No charge	\$50 copay per admittance (after deductible)
Emergency Services		
Emergency Room	\$100 copay (waived if admitted)	No charge (after deductible)
Ambulance	\$50 copay	No charge (after deductible)
Mental Health Services		
Inpatient	No charge	\$50 per admittance (after deductible)
Outpatient	\$20 copay	No charge (after deductible)
Durable Medical Equipment (DME)		
DME	20% coinsurance	No charge (after deductible)
Prescription Drugs		
Tier 1	Up to 30-day supply: \$10 Up to 100-day supply (mail order): \$20	Up to 30-day supply or 100-day supply (mail order): no charge (after deductible)
Tier 2	Up to 30-day supply: \$30 Up to 100-day supply (mail order): \$60	
Tier 3	Up to 30-day supply: \$60 Up to 100-day supply (mail order): \$120	
Specialty Medications	Up to 30-day supply: 20%, up to a \$250 max copay	Up to 30-day supply: no charge (after deductible)

¹ Typically provided only for the treatment of nausea or chronic pain.

To thoroughly compare plans, detailed disclosure/summary documents are available at www.mybensite.com/losrios or you may visit the Employee Benefits Department for a paper copy. For questions about a specific procedure, service or provider, please contact the medical carrier directly.



Medical

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

WESTERN HEALTH ADVANTAGE (WHA) HMO PLANS		
General Plan Provisions	WHA Premier 20 HMO	WHA 1800/0 HDHP HMO (HSA Compatible)
Calendar Year Deductible	None	Individual: \$1,800 Individual with Family: \$3,300 Family: \$3,600
Calendar Year Out-of-Pocket Maximum	Individual: \$1,500 Family: \$3,000	Individual: \$3,600 Individual with Family: \$3,600 Family: \$7,200 (includes deductible)
Lifetime Maximum	None	None
Outpatient Services		
Doctor Office Visit	\$20 copay	No charge (after deductible)
Annual Adult Physical Exams	No charge	No charge (deductible waived)
Well-Baby & Well-Child Care	No charge	No charge (deductible waived)
Most Lab & X-ray	No charge	No charge (after deductible)
Chiropractic	\$15 copay (up to 20 visits/calendar year)	No charge (after deductible) (up to 20 visits/calendar year)
Acupuncture	\$15 copay (up to 20 visits/calendar year)	No charge (after deductible) (up to 20 visits/calendar year)
Outpatient Surgery	Office Setting: \$20 copay Outpatient Facility: \$100 copay	No charge (after deductible)
Inpatient Services		
Hospitalization	No charge	No charge (after deductible)
Emergency Services		
Emergency Room	\$100 copay / waived if admitted	No charge (after deductible)
Ambulance	No charge	No charge (after deductible)
Mental Health		
Inpatient	No charge	No charge (after deductible)
Outpatient	\$20 copay	No charge (after deductible)
Durable Medical Equipment (DME)		
DME	20% coinsurance	No charge (after deductible)
Prescription Drugs		
Tier 1	Up to 30-day supply: \$10 Up to 100-day supply (mail order): \$20	Up to 30-day supply or 100-day supply (mail order): no charge (after deductible)
Tier 2	Up to 30-day supply: \$30 Up to 100-day supply (mail order): \$60	Up to 30-day supply: \$30 (after deductible) Up to 100-day supply (mail order): \$60 (after deductible)
Tier 3	Up to 30-day supply: \$50 Up to 100-day supply (mail order): \$100	Up to 30-day supply: \$50 (after deductible) Up to 100-day supply (mail order): \$100 (after deductible)
Specialty Medications (Tier 4)	Up to 30-day supply: \$100	Up to 30-day supply: \$100 (after deductible)

To thoroughly compare plans, detailed disclosure/summary documents are available at www.mybensite.com/losrios or you may visit the Employee Benefits Department for a paper copy. For questions about a specific procedure, service or provider, please contact the medical carrier directly.



HDHP Spotlight

If you enroll in the HDHP, you'll have access to a health savings account (HSA). Think of an HSA as a medical IRA for your health care dollars—you choose how much to contribute from each paycheck to save for qualified health care expenses, such as deductibles, coinsurance, prescriptions and dental/vision care. For a complete list of eligible expenses, visit <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

HSA ELIGIBILITY

There are eligibility requirements to be aware of, you may not participate in an HSA if you are:

- Covered as a dependent on another health plan or have any other health coverage (e.g., under a military or college health plan)
- **Age 65 or older and enrolled in Medicare or Social Security** (HSA contributions need to stop 6 months prior to retirement.)
- Enrolled in or covered by a flexible spending account (FSA) for health expenses (dependent care and limited purpose FSA are excluded)

HSA MAXIMUM CONTRIBUTIONS

Each year, the IRS sets limits on how much you can contribute to an HSA. This means that the combination of your paycheck contributions and Los Rios' contributions can't exceed the following amounts in 2025:

- **Single:** \$4,300
- **Family:** \$8,550
- **Catch up Contribution (age 55 and older):** \$1,000

KEY HSA BENEFITS

LOS RIOS MAY CONTRIBUTE FUNDS, TOO

Contributions vary based on your bargaining unit.

IT'S TRIPLE TAX ADVANTAGED

Pay no taxes on what you contribute, on interest you earn or when you withdraw money.

THE HSA IS 100% YOURS

Take funds with you if you retire or switch jobs.

LOWERS YOUR TAXABLE INCOME

Because money is added before taxes are taken out, you save money on what you would have paid in taxes.*



To complete your HSA enrollment or to manage your investment options, visit www.netbenefits.com.

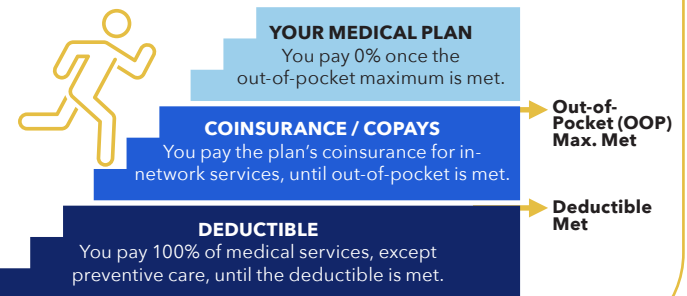
To make changes to your HSA contributions anytime throughout the plan year, visit www.mybensite.com/losrios.



UNDERSTANDING THE HSA VIDEO

To learn more about the tax-advantaged HSA take a look at this [quick video](#).

HOW AN HDHP WORKS



*HSA contributions are not deductible for California state income tax.





Medical Savings and Discounts

FLEXIBLE SPENDING ACCOUNTS (FSAs)

One of the best ways to maximize your paycheck is to save pre-tax money for qualified expenses with an FSA. FSAs help you save money on healthcare and dependent care expenses by paying for eligible expenses with tax-free dollars. You must re-enroll each fall during Open Enrollment.

- **Medical FSA:** Get reimbursed for eligible medical, dental and vision out-of-pocket expenses, like deductibles, copays, coinsurance and prescription drugs, as well as other qualified medical expenses that aren't covered by your health plans.
- **Limited Purpose FSA:** If you're enrolled in one of our HDHP plan options with an HSA, you are only eligible for the limited purpose FSA, which can be used to pay for qualified dental and vision expenses.
- **Dependent Care FSA:** Get reimbursed for eligible child and elder care expenses (such as day care) while you work, regardless of the medical plan you're enrolled in.

Keep in mind that any unused FSA balance at the end of the plan year will generally be forfeited. For a list of eligible expenses, claim filing deadlines and other information regarding your FSAs, visit www.padmin.com.

KAISER AND WHA DISCOUNTS

Kaiser members have access to gym memberships for \$28 per month, plus a \$28 enrollment fee through Active&Fit Direct. To learn more about this and other great discounts available as a Kaiser member, visit choosehealthy.com. Members may be eligible for additional discounts on Fitbits, Sketchers shoes, acupuncture, chiropractic and massage services, Vitamixes, BodyBoss 2.0 and more!

WHA has teamed up with 12,700+ fitness centers to make exercise convenient. WHA members can enjoy working out at any gym in the Active&Fit Direct network for a \$28 per month and \$0 enrollment fee with code FITFORFALL (valid through 11/30/2024). Participants will have access to one-on-one health coaching, ability to enroll their spouse (or domestic partner), and digital workout library of on-demand workout videos. Learn more at www.activeandfitdirect.com/fitness/WHA.

GENERIC PRESCRIPTIONS

Each medical plan has tiered copays for prescription drugs, so it's important to know which will save you the most money for the same quality medication.

Generic and Tier 1 drugs always have the lowest copays, so when prescribed a medication, always ask your doctor if there's a generic version available. Non-formulary brand name and Tier 2/3 drugs always have the highest copays.

PREVENTIVE CARE

You don't need to be sick to see a doctor. Take advantage of free preventive care, such as annual medical and dental exams, vaccines and screenings. Getting regular preventive care is one of the best ways to stay on top of your and your family's health. Regularly seeing a doctor who is familiar with you can help catch preventable diseases early to keep you well and save money.

2024 CONTRIBUTIONS LIMITS*

You may contribute up to the following:

- **Medical Care FSA/Limited Purpose FSA:** \$3,200
- **Dependent Care FSA:** \$5,000 (\$2,500 if you're single or married and filing separately)

* The IRS has not released the 2025 limits at the time of this publication.





Dental

With our Delta Dental plan, you can access a network of dental care providers with discounted services. You have the freedom to see any dental provider you choose, but you'll typically save money with a PPO dentist.

Please note there is a two-year commitment with this plan. You cannot cancel during that time, unless you have a qualified status change. If you cancel for any reason, there is also a 24-month waiting period to re-enroll and the benefit level starts over at 70% (unless you're continuously enrolled under a different Delta Dental incentive plan).

This is also an incentive plan that requires at least one visit per year to be eligible for an increased benefit of 10% coverage (lower copay) each calendar year.

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

Delta Dental PPO Plan		
General Plan Provisions	PPO	Premier/Non-Delta
Calendar Year Deductible	None	
Calendar Year Plan Maximum	\$2,200	\$2,000
Diagnostic & Preventive Care	Covered at 70-100%	
Basic Care	Covered at 70-100%	
Crowns, Inlays, Onlays & Cast Restoration Benefits	Covered at 70-100%	
Prosthetic Benefits	Covered at 50%	
Dental Accident Benefits	Covered at 100% (calendar year maximum of \$1,000 per enrollee)	
Orthodontic Care	Not covered	
Monthly Contributions	Employee	District
Employee/Family	\$0	\$123.00*

Our rates are composite, which means the rate you pay will not increase when you cover eligible family members.





Vision

You have access to two voluntary vision plans through VSP. They give you the freedom to see any vision provider you choose, but you'll typically save money at an in-network provider.

Please note there is a two-year commitment with this plan. You cannot cancel during that time, unless you have a qualified status change. If you cancel for any reason, there is also a 24-month waiting period to re-enroll.

The information below is a summary of coverage only. For a complete plan summary, visit www.mybensite.com/losrios.

VSP (in-network benefits)				
General Plan Provisions	Basic Plan		Buy-Up Plan	
Doctor Network	VSP Choice*			
WellVision Exam	\$10		\$25	
Prescription Glasses	\$20		\$0 (included in WellVision Exam copay)	
Lenses (every plan year)	<ul style="list-style-type: none"> Average 20%-25% savings on other lens enhancements 			
Frame	<ul style="list-style-type: none"> Available every other plan year \$150 allowance for wide selection of frames \$170 allowance for featured frame brands \$80 allowance at Costco Optical 20% savings on the amount over allowance 		<ul style="list-style-type: none"> Available every plan year \$200 allowance for wide selection of frames \$220 allowance for featured frame brands \$110 allowance at Costco Optical 20% savings on the amount over allowance Light Care Coverage allowing you to use the frame allowance towards ready-made non-prescription sunglasses or blue light glasses. 	
Contacts instead of glasses (every plan year)	<ul style="list-style-type: none"> Up to \$60 copay for contact lens exam (fitting and evaluation) \$120 allowance for contacts 		<ul style="list-style-type: none"> Up to \$60 copay for contact lens exam (fitting and evaluation) \$150 allowance for contacts 	
Essential Medical Eyecare	\$20 <ul style="list-style-type: none"> Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy (limitations and coordination with medical coverage may apply) 			
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> 20% savings on additional glasses and sunglasses (including lens enhancements) from any VSP doctor within 12 months of your WellVision Exam Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price with contracted facilities 			
Plan Costs	Monthly Premium	10thly Premium	Monthly Premium	10thly Premium
Individual Only	\$9.24	\$11.09	\$15.47	\$18.56
Individual +1	\$13.50	\$16.20	\$22.53	\$27.04
Individual + Family	\$24.20	\$29.04	\$40.42	\$48.50

*Coverage with a retail chain affiliate may be different than the benefit design described above. Visit vsp.com for details.



Income Protection

BASIC LIFE AND AD&D

Los Rios provides you with basic life and accidental death and dismemberment (AD&D) insurance through Unum at no cost to you. This coverage provides financial security for your beneficiaries should you pass away. Basic coverage is provided at \$50,000 automatically upon initial eligibility as a new hire.

Make sure to keep your beneficiary up to date at www.mybensite.com/losrios.

BENEFIT REDUCTIONS

The basic and voluntary life and AD&D benefits are reduced at:

- Age 70: reduce by 35%
- Age 75: reduce by 50%
- Retirement: benefits terminate at this point (conversion option is available)

VOLUNTARY LIFE AND AD&D

You may also purchase additional life insurance for yourself, your spouse or domestic partner and your child(ren). Learn more at <https://employees.losrios.edu/lrccd/employee/doc/benefits/life-ins/life-ins-app-002.pdf>. To enroll, visit www.mybensite.com/losrios.

- **Employee:** \$10,000 increments up to \$750,000 (not to exceed five (5) times your annual salary)
If you enroll when initially eligible, evidence of insurability (EOI) is only required for coverage over \$300,000. If you enroll at any other time, all amounts are subject to EOI. Once you're enrolled, you may increase your coverage by \$10,000 at each annual open enrollment without EOI, up to \$300,000.
- **Spouse/Domestic Partner:** \$5,000 increments up to \$150,000 (not to exceed 100% of your personal amount)
If your spouse enrolls when initially eligible EOI is only required for coverage over \$50,000. If enrolled at any other time, all amounts are subject to EOI.
- **Child (birth to 6 months):** \$1,000 total
- **Child (age 6 months to 26 years):** \$10,000 total

EOI details can be found at <https://securehealth.unum.com/generichome> (access code: 26213ZC).

The chart below shows the monthly rate per \$1,000 of total benefit amount. Monthly costs are calculated based on age.

Voluntary Life Insurance Rate per \$1,000			Voluntary Spouse or Domestic Partner	Voluntary Child(ren) Life
	Monthly Rate	Tenthly Rates		
Under age 30	\$0.042	\$0.0504	Use employee's age bracket to calculate the spouse or domestic partner's rate per \$1,000 (even if age is different)	Monthly Rate: \$1.10/month regardless of the number of children covered Tenthly Rate: \$1.32/month regardless of the number of children covered
30-34	\$0.040	\$0.0480		
35-39	\$0.049	\$0.0588		
40-44	\$0.074	\$0.0888		
45-49	\$0.112	\$0.1344		
50-54	\$0.181	\$0.2172		
55-59	\$0.299	\$0.3588		
60-64	\$0.493	\$0.5916		
65-69	\$0.621	\$0.7452		
70-74	\$0.987	\$1.1844		
75-79	\$1.729	\$2.0748		
80+	\$2.050	\$2.460		
AD&D (added to rates above)	\$0.020	\$0.0240		

Please Note: You and your eligible family members may only be covered once under life and AD&D insurance. No one may be covered as both an employee and as a dependent. If you and your spouse or child work for Los Rios, be sure to coordinate your life insurance coverage so no one is covered more than once.



Valuable Voluntary Benefits

Los Rios offers additional voluntary benefits through Voya for you and your eligible dependents. These benefits can help pay for your out-of-pocket expenses related to a hospital stay, accident, illness and/or injury. You pay the full cost of these plans on a post-tax basis. The information below is a summary of coverage only. See Voya's benefit summaries for additional details.

WELLNESS BENEFIT

If you enroll in the accident or critical illness insurance, you have access to a Wellness Benefit. The annual benefit is easy to earn by getting your health screening test. The Wellness Benefit is designed to encourage you to maintain a healthy lifestyle, since the tests screen for a wide range of potential illnesses and diseases.

ACCIDENT INSURANCE

Accident insurance pays you cash benefits for specific injuries and events resulting from a covered off-the-job accident on or after your coverage effective date. You can use this money however you like, including: deductibles, child care, housecleaning, groceries or utilities. Learn more at <https://employees.losrios.edu/lrccd/employee/doc/benefits/voya/voya-accident-brochure.pdf>.

Monthly Accident Insurance Rates

Coverage Level	Monthly	10thly
Employee	\$5.29	\$6.35
Employee & Spouse	\$10.58	\$12.70
Employee & Child(ren)	\$11.82	\$14.18
Family	\$17.11	\$20.53

HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance pays a daily benefit for a covered stay in a hospital, critical care unit or rehabilitation facility, on or after your coverage effective date.

This coverage can be used to supplement medical insurance to help cover the medical plan deductible and coinsurance or to offset non-medical expenses, such as childcare or any of your regular household expenses. Learn more at <https://employees.losrios.edu/lrccd/employee/doc/benefits/voya/voya-hospital-brochure.pdf>.

Monthly Hospital Indemnity Rates

Coverage Level	Monthly	10thly
Employee	\$14.23	\$17.08
Employee & Spouse	\$28.75	\$34.50
Employee & Child(ren)	\$22.87	\$27.44
Family	\$37.39	\$44.87

CRITICAL ILLNESS INSURANCE

Critical illness insurance pays a lump-sum benefit if you or a family member are diagnosed with a critical illness. Covered conditions include heart attack, stroke, heart failure, invasive cancer, benign brain tumor, skin cancer and many others, including several childhood illnesses. You can purchase \$10,000, \$20,000 or \$30,000 of coverage with no medical questions and no pre-existing conditions limitations. Learn more at <https://employees.losrios.edu/lrccd/employee/doc/benefits/voya/voya-critical-illness-brochure.pdf>.

Employee Monthly Critical Illness Rates

Age	\$10,000	\$20,000	\$30,000
Under 30	\$3.10	\$6.20	\$9.30
30-39	\$3.90	\$7.80	\$11.70
40-49	\$10.90	\$21.80	\$32.70
50-59	\$19.00	\$38.00	\$57.00
60-64	\$26.00	\$52.00	\$78.00
65-69	\$29.50	\$59.00	\$88.50
70+	\$32.60	\$65.20	\$97.80

Spouse Monthly Critical Illness Rates*

Age	\$5,000	\$10,000	\$15,000
Under 30	\$1.55	\$3.10	\$4.65
30-39	\$1.95	\$3.90	\$5.85
40-49	\$5.45	\$10.90	\$16.35
50-59	\$9.50	\$19.00	\$28.50
60-64	\$13.00	\$26.00	\$39.00
65-69	\$14.75	\$29.50	\$44.25
70+	\$16.30	\$32.60	\$48.90

Monthly Dependent Child Coverage

\$1.90 for \$5,000
\$3.80 for \$10,000



Valuable Voluntary Benefits Cont.

Employee 10thly Critical Illness Rates			
Age	\$10,000	\$20,000	\$30,000
Under 30	\$3.72	\$7.44	\$11.16
30-39	\$4.68	\$9.36	\$14.04
40-49	\$13.08	\$26.16	\$39.24
50-59	\$22.80	\$45.60	\$68.40
60-64	\$31.20	\$62.40	\$93.60
65-69	\$35.40	\$70.80	\$106.20
70+	\$39.12	\$78.24	\$117.36

Spouse 10thly Critical Illness Rates*			
Age	\$10,000	\$20,000	\$30,000
Under 30	\$1.86	\$3.72	\$5.58
30-39	\$2.34	\$4.68	\$7.02
40-49	\$6.54	\$13.08	\$19.62
50-59	\$11.40	\$22.80	\$34.20
60-64	\$15.60	\$31.20	\$46.80
65-69	\$17.70	\$35.40	\$53.10
70+	\$19.56	\$39.12	\$58.68

10thly Dependent Child Coverage	
	\$2.28 for \$5,000
	\$4.56 for \$10,000

*Spousal rates are based on employee age.

LEGAL INSURANCE

Everything in your life is connected by legal – from the everyday to once-in-a-lifetime. Some legal situations are planned, like creating a will, and others are more unexpected, like dealing with a traffic ticket. With ARAG's insurance plans, network attorney fees are 100% paid-in-full for most covered matters.

Choose between two legal plans:

YOUR CONTRIBUTION		
ARAG Legal Plan	Monthly Premium	10thly Premium
Ultimate Advisor	\$18.25	\$21.90
Ultimate Advisor Plus	\$22.00	\$26.40

For more information, visit www.mybensite.com/losrios. These plans may only be canceled during open enrollment.

LONG-TERM CARE (LTC)

LTC insurance can help cover the cost of personal and medical services for those who can no longer care for themselves for a period of time. Services can be provided in a nursing home, residential care facility or at your own home.

Your family may apply for this benefit, even if you don't enroll yourself. Benefit amounts range from \$3,000 to \$9,000 after 90 days. You'll be subject to medical underwriting if you purchase more than the \$6,000 guarantee issue as a new hire, or if you apply after the initial eligibility period (within 31 days of hire or gaining eligibility) for any amount elected. Learn more at <https://employees.losrios.edu/benefits> (select your classification and scroll down to Long-Term Care (LTC) Insurance).

PET INSURANCE

Get Pet Insurance for your fur family provided by MetLife. Enrolling in Pet Insurance through Los Rios will give you access to preferred pricing and reimbursement for covered vet visits, accidents, illness and more. This coverage can be purchased at any time throughout the year.

How much will it cost?

The premium will be unique based on the age, breed, location, and coverage amount that you select. There is no age-requirement or breed restrictions associated with starting coverage for your pet.

All costs for this coverage will be paid by the employee directly to MetLife.

How to get started

- Enroll by contacting MetLife directly at 800.438.6388, or visit quote.metlifepetinsurance.com/pet.
- Download the MetLife Pet Mobile App to manage your policy, access health records and locate nearby services.
- Take your pet to receive care. Submit any claims using the mobile app and receive your reimbursement via check or direct deposit from MetLife.



Retirement Planning

403(B) AND 457 RETIREMENT SAVINGS PLAN

As an employee of an educational institution, you may participate in a tax-deferred retirement savings program as authorized by Sections 403(b) and 457 of the Internal Revenue Code.

Through these programs, you can save a portion of your pay before federal and state income taxes. Funds are only taxed when withdrawn (usually at retirement - you may face penalties for early withdrawals). There is risk associated with 403(b) and 457 programs, as funds are not insured and are subject to earnings (or losses) based on investment choices and market performance.

INVESTMENT OPTIONS

Your investment vendor must be listed on the CalSTRS website, www.403bcompare.com/.

For the 457 plan, specific companies are eligible for Los Rios' program: CalPERS, CalSTRS, Schools Financial Credit Union and TIAA-CREF. CalPERS members may invest in the CalSTRS 457 program, and CalSTRS members may invest in the CalPERS 457 program.

Visit <https://envoy.tsacg.com/index.php?e=3835> or contact the Employee Benefits Department at benefits@losrios.edu for a list of eligible companies.

HOW TO ENROLL

You must first establish a 403(b) or 457 account under Los Rios with one of the companies on the approved vendor list. Once you select a company, ask for information on their 403(b) or 457 plan. They'll provide an account application for you to complete.

During this process, complete the online Salary Reduction Agreement (SRA) form on the Envoy website. This form provides the necessary information for Los Rios to initiate your payroll deduction.

You may enroll or change your deduction anytime by submitting a new online SRA form to Envoy, but are subject to month-to-month cutoff dates to meet specific IRS and payroll deadlines. Please keep copies of all of your completed forms.

MAXIMUM CONTRIBUTION

The 2024* maximum contribution for 403(b) and 457 plans is \$23,000 per calendar year for employees under age 50, and \$30,500 per calendar year for employees age 50 or over as of the last day of the year. These plans have separate limits, so you may contribute twice the amount listed if contributing to both types of plans.

* The IRS has not released the 2025 limits at the time of this publication.





Additional Los Rios Provided Benefits

LONG-TERM DISABILITY (LTD)

Eligible employees are provided a Unum, LTD at no cost to you. This coverage provides a benefit if you are ever disabled or unable to work for an extended period.

This benefit begins either 90 days after the onset of the illness or injury, or after the exhaustion of 100% paid leave (whichever is greater). LTD insurance pays you 66.67% of your monthly salary up to \$12,000 per month for two years, or up to the Social Security normal retirement age (depending on your class). Visit employees.losrios.edu/benefits for more details.

SPECIAL PAY PLAN (SPP)

Unused, accrued vacation hours are paid when you leave Los Rios or retire. If you're under age 55 the year you retire or leave, your vacation will be paid directly to you through payroll (subject to all applicable taxes).

If you're age 55 or older that calendar year, your vacation hours will be paid into the Envoy Plan Services and MidAmerica SPP, a retirement plan for special forms of compensation. You'll save payroll taxes on the money placed into the SPP, including 7.65% of Social Security and Medicare taxes.

MidAmerica will establish an account on your behalf and you're 100% vested. Your account balance earns a guaranteed fixed interest rate of 1.80%. Assets can remain in the SPP or you may withdraw funds (subject to income tax), take multiple distributions or rollover funds to another retirement plan. Visit the [Special Pay Plan FAQ](#) for more information.

CAREGIVER RESOURCES

This AGIS Network benefit offers resources and tools to help you organize caregiving needs. This benefit provides expert advice and guidance for planning and even urgent circumstances. Visit www.LosRiosLTC.com to learn more.

EMPLOYEE ASSISTANCE PROGRAM

We believe that a healthy work/life balance is critical to your mental health. Which is why we provide a SupportLinc Employee Assistance Program (EAP) to you and your loved one, at no cost to you.

This 100% confidential plan can help you and your family with a wide array of resources, including:

- **In-the-moment support** - reach a licensed clinician 24/7/36
- **Short-term counseling** - you and your family have access to five counseling sessions, in person or virtual, per person, per issue per year, for resolution of stress, depression, work/relationship issues, or substance abuse
- **Financial and legal expertise** - consult with a financial counselor or local attorney
- **Referrals** - get resources for child and elder care, home repair, housing needs, education, pet care and more
- **Easy, convenient access via the mobile app or web** - you can conveniently access the program from anywhere
- **Textcoach and Animo** - access to personalized coaching via text and self-guided resources

You may access this benefit 24/7 by calling **888.881.5462** or visiting supportlinc.com (group code **los rios**). Get started with the short mental health navigator survey.

SAVE WITH BENEFITHUB

We partnered with BenefitHub to provide all employees access to exclusive discounts for a variety of products and services. BenefitHub provides discounts on travel, restaurants, shopping, family care, car rentals, your favorite local establishments, financial wellness tools and much more. All through an easy-to-use online marketplace. Register today to start saving at losrios.benefitHub.com/app/home with access code 7L98M6.

You can also download the mobile app for easier access to the discount platform!





Contacts

EMPLOYEE BENEFITS DEPARTMENT

Employee Benefits Department	916.568.3070	benefits@losrios.edu
Nicole Keller, Supervisor	916.568.3197	kellern@losrios.edu
Benefits Website and Enrollment	www.mybensite.com/losrios	

PLAN	GROUP #	TELEPHONE	WEBSITE
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MEDICAL

Kaiser Permanente	233	800.464.4000	www.kp.org
Sutter Health Plus	030007	855.315.5800	www.sutterhealthplus.org
Western Health Advantage	107423	888.563.2250	www.westernhealth.com

DENTAL

Delta Dental PPO Plan	6632	888.335.8227	www.deltadentalins.com
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VISION

Vision Service Plan (VSP)	12221829	800.877.7195	www.vsp.com
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Legal Plan

ARAG	N/A	800.247.4184	ARAGlegal.com/myinfo (access code: 18542los)
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FLEXIBLE SPENDING ACCOUNT AND DEPENDENT CARE ACCOUNT

P&A Group	Los Rios	716.852.2611	www.padmin.com
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HEALTH SAVINGS ACCOUNT

Fidelity Investments	Los Rios	800.544.3716	www.NetBenefits.com
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LIFE AND DISABILITY INSURANCE

Unum	800795	866.679.3054	www.unum.com
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ACCIDENT, CRITICAL ILLNESS AND HOSPITAL INDEMNITY INSURANCE

Voya	00721778	877.236.7564	www.Voya.com/Claims
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PET INSURANCE

MetLife	-	800.GET.MET8	www.metlife.com/getpetquote
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403(b), 457 & SPECIAL PAY PLAN (SPP)

Envoy Plan Services - 403(b) & 457	Los Rios	866.873.4240 800.248.8858	https://envoy.tsacg.com/index.php?e=3835
MidAmerica - Special Pay Plan	Los Rios	800.430.7999	www.midamerica.biz

OTHER BENEFITS

Employee Assistance Program - SupportLinc	Los Rios	888.881.5462	supportlinc.com
BenefitsHub	7L98M6	866.664.4621	losrios.benefithub.com/app/home
Claims Issues & Plan Questions - EPIC	Los Rios	877.374.2151	csr@epicbrokers.com https://bit.ly/KRnHQI
Long Term Care Insurance & Caregiver Resources - Unum	145431	800.227.4165	www.LosRiosLTC.com

