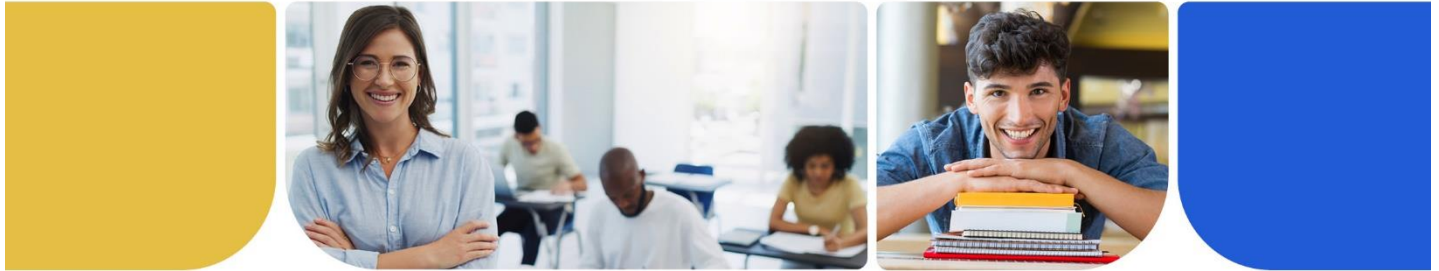


2025 Open Enrollment

October 7 - 28, 2024



WHAT'S HAPPENING IN 2025

The opportunity to choose or change your benefits begins today! Since this is your once-a-year opportunity to enroll, we encourage you to review your options carefully and choose the best coverage for you and your family. Please be sure to read the [benefits guide](#) for coverage updates and enrollment information.

How To Enroll

Enroll using our online benefits system between **October 7 – October 28**, to make changes to your benefits and add or drop dependents from your coverage.

[CLICK HERE TO BEGIN YOUR ENROLLMENT](#)

Have questions about the enrollment process? You can find detailed information here:

<https://employees.losrios.edu/lrccd/employee/doc/benefits/health-ins/benefits-supersite-instructions.pdf>.

For the 2025 plan year, we would like to highlight the following:

High Deductible Health Plan (HDHP) Educational Appointments: We understand that there are still some questions about the High Deductible Health Plans (HDHP). We have partnered with Synergy to have their Benefit Counselors available virtually during the entire open enrollment period to answer any questions you might have.

[Los Rios Community College District - Virtual Appointments](#)

- **Los Rios is Hosting Benefits Health Fairs:** Our insurance carriers will be available for you to meet and learn more about benefit offerings. We encourage all employees to attend and gain important information about open enrollment and 2025 benefits.
 - **FLC | Tues Oct. 8 | 8:30 - 10:30 am | FL1-20**
 - **ARC | Tues Oct. 8 | 1:30 - 3:30 pm | Community Rooms 3 & 4**
 - **SCC | Thurs Oct. 10 | 8:30 - 10:30 am | LRC-105**
 - **CRC | Thurs Oct. 10 | 1:30 - 3:30 pm | WIN-150**

Contribution Changes: Please carefully review your Open Enrollment materials. Despite efforts to manage rising insurance costs, **medical rates have increased effective January 1st, 2025**. These new rates are listed below. **If you do not take action**, your current medical plan will automatically roll over, and the new deduction will be applied to your first paycheck of the calendar year (**January 2, 2025**). Additionally, many of the Health Savings Account (HSA)

contributions will change effective January 1, 2025. As a reminder, if you waive medical benefits and provide qualifying documentation of your other coverage, you will be eligible for a monthly taxable payment of \$100.

LRCEA Medical Premiums

Traditional HMO and DHMO PLANS	Plan Monthly Premium	Unit Monthly Contribution to the Premium	Employee Monthly Contribution to the Premium	Employee Tenthly Contribution to the Premium
Kaiser HMO	\$2,217.74	\$1,250.00	\$967.74	\$1,161.29
Sutter HMO	\$1,783.70	\$1,250.00	\$533.70	\$640.44
WHA HMO	\$1,554.70	\$1,250.00	\$304.70	\$365.64
Kaiser DHMO	\$2,001.25	\$1,250.00	\$751.25	\$901.50

HDHP PLANS	Plan Monthly Premium	Unit Monthly Contribution to the Premium	Monthly HSA Unit Contribution to the Employee's HSA*		Employee Monthly Contribution to the Premium	Employee Tenthly Contribution to the Premium
			Individual	Family		
Kaiser HDHP	\$1,480.65	\$1,250.00	\$ -	\$ -	\$230.65	\$276.78
Sutter HDHP	\$1,557.40	\$1,250.00	\$ -	\$ -	\$307.40	\$368.88
WHA HDHP	\$1,247.71	\$1,247.71	\$70.00	\$70.00	\$ -	\$-

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

**If you are serving in an interim role, the rates displayed are as of your assignment on October 1st. They will return to those of your regular position at the end of the assignment.

- **Medical and Vision Plan Updates:** Primarily the medical plans are staying the same, but there are changes to the Kaiser DHMO and the WHA plans. Additionally, due to IRS changes, the HDHP plan limits have been updated to remain compliant. We also made some enhancements to both of the vision plans.
- ***NEW* Pet Insurance:** Pet insurance is now offered through MetLife. Enrolling in Pet Insurance using the Los Rios discount will give you access to preferred pricing and reimbursement for covered vet visits, accidents, illness and more. This coverage can be purchased directly through MetLife any time throughout the year. 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. Enroll by contacting MetLife directly at 800.438.6388, or visit quote.metlifepetinsurance.com/pet.
- **Voluntary Life Special Provisions:** The Guaranteed Issue (GI) has been increased for you and/or your spouse. This Open Enrollment (OE) the carrier is granting us a one-time special OE to increase your coverage up to GI without an Evidence of Insurability (EOI) form. Once enrolled, employees may increase coverage by one increment (\$10,000) each year at Open Enrollment up to the GI without an EOI.



Don't forget to text "Los Rios" to (833) 340-0265 to opt into our benefits updates and reminders distribution list.

If you don't act during open enrollment, your elections from last year will simply roll over (with the exception of the Flexible Spending Account (FSA) elections). Elections made during open enrollment are effective January 1, 2025.

