# **2025** Open Enrollment



January 6 - 27, 2025



Mark Your Calendar You can enroll January 6 – January 27 to make changes to your benefits and add or drop dependents from your coverage. Please be sure to read the **<u>benefits guide</u>** 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 of them by taking the time to understand all your options and picking the best coverage(s) for you and your family.

Adjunct Open Enrollment starts January 6, 2025 for coverage effective March 1, 2025!

The deadline to make any changes or enroll in coverage is Monday, January 27<sup>th</sup>, 2025.

## **ELIGIBILITY & PREMIUMS**

- ELIGIBILITY: You can enroll in Los Rios medical and dental benefits if:
  - 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 January 27, 2025 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 <u>Premium Calculator</u> to calculate your monthly premium based on your spring 2025 FTE. Your TCS in place as of January 27, 2025 is used to determine your contribution toward benefit premiums for the spring 2025 semester.
- **IMPORTANT:** Refer to the <u>Adjunct Benefit website</u> for additional important information regarding eligibility and premiums.

## HOW TO ENROLL

- Review your Adjunct Benefit Guide
  - Please visit <u>www.mybensite.com/losrios</u> or Employee Self Service (ESS) for direct access (<u>please note</u> that Google Chrome is the preferred browser for this site.)

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- For step-by-step enrollment instructions, click here.
- Please reach out to Employee Benefits at <u>benefits@losrios.edu</u> if you experience any difficulties during the enrollment process.

#### IF YOU DON'T ENROLL

**NO ACTION IS REQUIRED** if you are satisfied with your current elections. Your current benefits will continue for the 2025 plan year, as long as you retain eligibility. However, we recommend that you visit the benefits enrollment supersite and review and update your information, if necessary, including dependent Social Security numbers. Your next opportunity to enroll or make changes, with the exception of mid-year qualifying events, will be during the fall enrollment.

## Multi-District Part-Time Faculty Health Insurance Reimbursement Program.

To be eligible for reimbursement of a portion of your paid medical health insurance premium, you must meet <u>ALL</u> of the following criteria:

- 1. You are a part-time faculty member at Los Rios that is not eligible to receive the full district contribution in the Los Rios medical benefit plan.
- 2. You do not have a teaching assignment equal to or greater than .40 FTE (40% of a full-time assignment) at a single California community college district that offers part-time faculty benefits.
- 3. You, or your dependents', premiums for health insurance are not paid by an employer other than a California community college district.
- 4. You have a teaching assignment equal to or greater than .40 FTE (40% of a full-time assignment) at two or more California community college districts.

To request reimbursement, you must to submit the <u>Request for Multi-District Part-Time Faculty Health Insurance</u> <u>Reimbursement</u> by 11:59 pm on **January 27** for the spring 2025 semester. You must also submit the required documentation by 11:59 pm on **February 10** for the spring 2025 semester. There is an option in the <u>Request for</u> <u>Multi-District Part-Time Faculty Health Insurance Reimbursement</u> to provide the required documentation upon submission of the form or later.

Upon receipt and approval of your online request form and required documentation, the District will reimburse its share of your out-of-pocket premium payments for up to six months. For the Spring 2025 semester, this includes your out-of-pocket premium payments for March through August 2025.

If you have questions regarding how much Los Rios would reimburse if you are eligible to participate in the *Multi-District Part Time Health Insurance Reimbursement Program,* please email <u>multidist@losrios.edu</u>.

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# 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 FTE within the benefits supersite by **Monday, January 27**<sup>th</sup>.

**Employee Benefits Department** When you need help, have questions or want to learn more:





