

2025 Open Enrollment



Mark Your Calendar

You can enroll **August 1– August 25** 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 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 **August 1, 2025** for coverage effective September 1, 2025!

The deadline to make any changes or enroll in coverage is **Monday, August 25th, 2025 at 9:00 PM PST**. *Enrollments submitted after this time will not be accepted.* We recommend enrolling early so that you are able to obtain assistance from the Employee Benefits Department during business hours, should it become necessary.

- **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 August 25, 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.
- **IMPORTANT:** Refer to the [Adjunct Benefit website](#) for additional information regarding eligibility and premiums.
- **PREMIUMS:** Go to the [Premium Calculator](#) to calculate your monthly premium based on your fall 2025 FTE. Your TCS in place as of August 25, 2025 is used to determine your contribution toward benefit premiums for the fall 2025 semester.

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HOW TO ENROLL

- Please visit [the Optavise benefits supersite](#). Upon logging in, you'll have the ability to add and manage covered dependents, review and submit final elections, and print your Benefit Confirmation Statement (BCS) for your records.
- If you are not currently enrolled in benefits, your information may not yet display in the Optavise portal. Please reach out to Employee Benefits by email at Benefits@losrios.edu if this is the case, or if you encounter any difficulties with the enrollment process. Please do so prior to the August 25th deadline so that we have sufficient time to provide assistance prior to the close of the enrollment period.

IF YOU DON'T ENROLL

NO ACTION IS REQUIRED if you are satisfied with your current elections. Your current benefits will continue for the 2025-26 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 spring enrollment period.

HOW TO WAIVE COVERAGE

To waive coverage, simply log into the benefits supersite (www.mybensite.com/losrios) and waive coverage for the upcoming enrollment period by unselecting the check boxes in the Medical and/or dental section(s) that correspond to you and your dependents, if applicable.

DO YOU ALSO TEACH AT SIERRA COLLEGE?

If you are eligible for adjunct faculty benefits and you also teach at Sierra College, you may include such courses to qualify for the full district contribution toward your Los Rios medical benefits provided the combined workload is equal to or greater than 40% of full time.

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, August 25th.

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ARE YOU NOT ELIGIBLE FOR LOS RIOS ADJUNCT FACULTY BENEFITS BUT HAVE A TEACHING ASSIGNMENT AT ANOTHER CALIFORNIA COMMUNITY COLLEGE?

Qualifying multi-district faculty members are eligible for reimbursement of a portion of their paid medical health insurance premiums. Refer to the [Multi-District Part-Time Faculty Health Insurance Reimbursement Program](#) for eligibility criteria, submission requirements, and deadlines.

Employee Benefits Department

When you need help, have questions or want to learn more:



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



916.568.3070



benefits@losrios.edu