

# 2025 Open Enrollment

October 7 - 28, 2024



## Open Enrollment is Here!

Open enrollment is held annually in the fall for a January 1<sup>st</sup> effective date. The rates displayed below are effective as of January 1<sup>st</sup>, 2025.

## Making Changes

If you are making changes, original signature open enrollment forms must be postmarked by October 28<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 2025 (unless you experience a mid-year qualifying event).**

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## New Rates

You can review the 2025 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://bit.ly/4gcf0pU>

The 2025 medical premiums for retirees eligible for the \$367 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.

## Health Net Change

**Health Net will no longer offer the Seniority Plus Employer HMO after December 31<sup>st</sup>, 2024.** *If you will be impacted by this change, you will need to choose a new medical plan during the current open enrollment period.*

## Dental Changes

During open enrollment, you have the opportunity to change from one dental plan to another, or to cancel coverage. ***Please note that if you cancel or have previously cancelled dental coverage, you are not permitted to re-enter the dental plan.***

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## 2025 Monthly Premiums

EARLY RETIREE PLANS (for retirees who are not yet Medicare eligible)		
Plan	Monthly Premium w/District Contribution	Monthly Premium w/o District Contribution
Kaiser HMO	-\$1,572.03	-\$1,939.03
Kaiser DHMO	-\$1,339.97	-\$1,706.97
Kaiser HDHP	-\$1,065.83	-\$1,432.83
Sutter HMO	-\$477.20	-\$844.20
Sutter HDHP	-\$370.10	-\$737.10
WHA HMO	-\$447.97	-\$814.97
WHA HDHP	-\$252.53	-\$619.53
MEDICARE PLANS (for retirees who are Medicare eligible)		
Kaiser Senior Advantage HMO	+\$105.92	-\$261.08
United Healthcare Medicare Advantage HMO	-\$226.99	-\$593.99
United Healthcare Medicare Advantage PPO	-\$230.71	-\$597.71

DENTAL PLANS			
	Single	Two Party	Family
Delta Dental PPO	-\$114.77	-\$205.06	-\$224.97
Delta Dental HMO	-\$26.23	-\$46.41	-\$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.

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